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STATE OF OREGON

DEPARTMENT OF COMMERCE

FINANCIAL INSTITUTIONS DIVISION

Annual Report

of the

Administrator of Financial Institutions

1986

PAUL D. ARONSON

Administrator

Salem, Oregon 97310

LETTER OF TRANSMITTAL

To the HONORABLE STANTON F. LONG, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR LONG:

I have the honor of submitting to you the Annual Report of the Financial Institutions Division, covering the year ending December 31, 1986. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which are under the supervision of the Financial Institutions Division.

Sincerely,

Paul Aronson

Paul D. Aronson, Administrator
Financial Institutions Division

STATE OF OREGON

DEPARTMENT OF COMMERCE

FINANCIAL INSTITUTIONS DIVISION

Salem, Oregon 97310 Telephone 378-4140

ADMINISTRATOR

PAUL D. ARONSON

LOIS S. PAISLEY ..... Management Assistant

BANKING SECTION SUPERVISOR

FRED A. MORGAN

CLAIREAN GAIL SMITH ..... Management Assistant
ANN R. CROOK ..... Secretary
EDITH W. MILBANK ..... Secretary

BANK REVIEW EXAMINERS

DURRAN W. AULD
VERNE R. McKEE
LESLIE L. THALER

BANK EXAMINERS

LORETTA M. ASA
RICHARD H. FORSYTHE
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES
JOHN W. KENNEDY
AN H. NGUYEN
GORDON NIELSSEN
JOHN T. O'LEARY
JOHN W. OLSON
DALE S. ORR
TED A. RIES
EDWARD S. SIMKINS
RONALD I. SINES
GERALD T. SPELLMEYER
RICHARD E. TAYLOR
ROGER J. THOMPSON
BETTY J. TRUEBLOOD
BEVERLY A. WOOD

SAVINGS AND LOAN, CREDIT UNION, AND CONSUMER FINANCE SECTION SUPERVISOR

THOMAS Y. HIGASHI

BARBARA J. PARSONS ..... Assistant Supervisor, Savings & Loans
SHARLYN W. RAYMENT ..... Assistant Supervisor, Credit Unions & Consumer Finance Companies
CATHERINE J. HEITHAUS ..... Secretary

CREDIT UNION EXAMINERS

SUSAN E. ELLIOTT
JODEE L. JACKSON

CONSUMER FINANCE EXAMINERS

MAX A. LUCAS
W. DEANE ROBERTSON

TECHNICAL STAFF

JAMES R. ECKLAND ..... Business Manager
MELVIN W. KNOLYE ..... DP Systems Analyst
KEITH A. BOYER ..... Technical Services
LORNA A. KOENIG ..... Receptionist

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1986 ANNUAL REPORT

BEGINNING BALANCE: Jan. 1, 1986		$800,625.33
REVENUES:		
Examination Fees	367,817.73	
License Fees	69,265.00	
Filing Fees	22,920.00	
Annual Assessments	1,326,140.17	
Other Revenues	12,707.23	
Total Revenues		1,798,850.13
AVAILABLE FUNDS		2,599,475.46
EXPENSES:		
Personnel Costs	1,765,724.16	
Travel, Meals & Lodging	152,246.20	
Office Supplies	7,433.48	
Telephone	18,120.81	
Postage, Freight & Express	4,439.01	
Printing of Publications	8,247.00	
Building Rent	53,003.60	
Other Expenses	219,237.39	
Capital Outlay	6,837.63	
Total Expenses		2,235,289.28
ENDING BALANCE: December 31, 1986		364,186.18

Banking Section

Banks

STATE OF OREGON

DEPARTMENT OF COMMERCE

FINANCIAL INSTITUTIONS DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

STATE BANKING BOARD

DORIS BOUNDS	Hermiston	Appointed November 17, 1984
STEPHEN K. FOSTER	Portland	Appointed October 11, 1985
KENNETH L. SMITH	Portland	Appointed October 11, 1985
LEONARD A. VanKLEECK	Salem	Appointed October 11, 1985
GERALDINE C. THOMPSON	Portland	Appointed October 14, 1986

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	October 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30. 1970
John B. Olin	December 1, 1970	August 31, 1985

Supervisors of Banking Section *

Donald B. Petre	September 3, 1985	December 8, 1985 (Deceased)
Verne McKee (Acting)	December 9, 1985	February 9, 1986
Fred A. Morgan	February 10, 1986	_____

* NOTE: THE BANKING DIVISION WAS DISSOLVED EFFECTIVE JULY 1, 1985.
THE FINANCIAL INSTITUTIONS DIVISION WAS CREATED IN ITS PLACE.

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS IN THE STATE OF OREGON EACH YEAR SINCE 1909

Year	NUMBER				Total all Banking	RESOURCES	
	State		National			State	
	Banks	Branches	Banks	Branches			
1909	136		72			$ 61,884,712	$ 65,804,246
1910	155		77			66,504,581	81,013,946
1911	169		81			71,167,838	82,257,061
1912	171		83			73,284,809	86,591,599
1913	170		86			74,086,277	95,376,560
1914	175		87			61,963,668	95,927,030
1915	174		87			62,264,130	102,216,996
1916	177		84			78,168,336	126,197,005
1917	178		83			92,427,718	149,047,750
1918	176		86			108,791,199	173,295,057
1919	183		89			145,647,301	216,248,065
1920	191		93			146,142,027	206,390,918
1921	184		96			119,186,108	169,248,750
1922	182		99			124,063,353	184,480,500
1923	179		99			130,603,570	196,758,705
1924	181		99			129,216,472	202,094,859
1925	176		99			105,544,633	239,680,082
1926	168		98			107,271,067	235,146,882
1927	152		96			109,690,955	239,368,855
1928	149		94			109,481,333	244,672,230
1929	140		95			89,888,797	259,023,109
1930	132		94			81,948,490	242,954,059
1931	113		85			58,837,342	224,857,837
1932	85		71			44,587,041	198,715,959
1933	61		58			31,978,671	199,102,398
1934	56		54			34,345,273	223,201,687
1935	55	1	45	36	137	39,478,111	247,439,353
1936	55	2	39	46	142	46,645,748	286,861,379
1937	49	2	29	62	142	44,322,720	288,585,146
1938	49	2	29	62	142	44,781,741	298,560,727
1939	48	2	28	63	141	47,685,788	324,907,071
1940	47	3	27	63	140	38,793,363	376,501,058
1941	47	4	27	63	141	44,590,359	460,767,809
1942	47	4	26	66	143	64,051,108	684,362,551
1943	47	4	26	68	145	89,479,847	909,018,480
1944	47	4	25	67	143	115,972,106	1,119,993,125
1945	50	4	24	68	146	147,582,032	1,397,783,003
1946	48	4	24	71	147	160,042,326	1,326,216,043
1947	50	5	23	74	152	172,101,276	1,367,941,714
1948	51	7	23	79	160	173,948,667	1,319,954,234
1949	52	10	21	84	167	175,346,156	1,269,966,281
1950	52	14	21	86	173	203,773,151	1,401,482,864
1951	52	16	21	86	175	222,186,537	1,477,943,712
1952	51	22	20	87	180	266,968,630	1,580,005,968
1953	51	23	19	91	184	271,651,958	1,594,695,870
1954	36	12	14	124	186	194,336,594	1,823,453,273
1955	38	13	14	130	195	213,837,905	1,896,878,735
1956	41	14	13	135	203	226,316,915	1,888,901,756
1957	44	18	13	138	213	248,663,686	1,829,480,031
1958	45	22	12	142	221	297,289,647	1,987,179,795
1959	43	27	12	151	233	328,068,431	2,012,622,665
1960	42	34	11	160	247	341,004,253	2,036,575,458
1961	40	38	11	167	256	370,274,145	2,178,579,719
1962	40	39	11	173	263	417,681,806	2,319,680,666
1963	41	43	12	190	286	466,497,744	2,434,302,769
1964	41	49	12	199	301	510,564,371	2,642,990,068
1965	40	55	13	209	317	534,165,189	2,944,664,066
1966	40	56	14	217	327	574,178,024	3,102,835,732
1967	39	65	13	220	337	653,230,996	3,352,165,044
1968	40	71	12	236	359	735,769,939	3,817,322,827
1969	41	80	12	239	372	785,705,359	3,885,544,043
1970	40	90	11	248	389	920,915,362	4,047,976,919
1971	39	101	9	257	406	1,081,303,128	4,469,711,784
1972	38	113	9	267	427	1,335,627,429	5,147,993,753
1973	39	123	9	281	452	1,551,796,756	5,593,900,398
1974	42	134	9	285	470	1,751,880,456	5,789,849,142
1975	41	152	8	298	499	1,961,236,950	6,365,134,850
1976	42	164	8	307	521	2,242,971,000	6,719,243,000
1977	49	176	8	316	549	2,734,359,000	7,728,988,000
1978	59	209	7	316	591	3,738,938,000	8,532,345,000
1979	75	225	7	325	632	5,124,265,000	9,240,878,000
1980	81	243	7	337	668	6,862,453,000	9,453,705,000
1981	85	250	7	349	691	10,338,118,000	10,229,503,000
1982	88	258	8	354	708	9,151,413,000	10,556,742,000
1983	79	252	8	355	694	9,149,613,000	11,410,863,000
1984	71	244	8	361	684	7,834,341,000	12,644,175,000
1985	65	240	9	370	684	6,409,953,000	13,833,809,000
1986	57	243	9	373	682	7,075,334,000	14,982,862,000

1986

ALPHABETICAL LIST OF BANKS AND TRUST COMPANIES

Name of Bank	City	Page
American State Bank	Portland	21
Bank of Astoria	Astoria	14
Bank of Commerce	Milton-Freewater	20
Bank of Corvallis	Corvallis	16
Bank of Eastern Oregon	Arlington	14
Bank of Myrtle Point	Myrtle Point	20
Bank of the Cascades	Bend	14
Bank of Wallowa County	Joseph	18
Bank of Willamette Valley	Dallas	17
Benj. Franklin Federal Savings & Loan (Trust Co.)	Portland	63
Benton County Bank	Corvallis	16
Canadian Imperial Bank of Commerce	Portland	21
Capital Trust Company	Portland	21
Centennial Bank	Springfield	30
Citizens Bank	Corvallis	17
Clackamas County Bank	Sandy	30
Colonial Banking Company	Merlin	20
Columbia River Banking Company	The Dalles	30
Columbia Trust Company	Portland	21
Community Bank of Creswell	Creswell	17
Crater Bank	Central Point	14
Douglas National Bank	Roseburg	46
Family Bank of Commerce	Grants Pass	18
Farmers and Merchants Bank	Forest Grove	18
First Interstate Bank of Oregon, N.A.	Portland	46
First National Bank of Oregon	Canby	46
Great Western Bank	Dallas	17
Home Valley Bank	Cave Junction	14
Inland Empire Bank	Hermiston	18
Jefferson State Bank	Medford	20
Juniper Banking Company	Madras	19
Key Bank of Oregon	Portland	22
Lewis & Clark State Bank	Lake Oswego	19
Medford State Bank	Medford	20
National Security Bank	Newport	46
Newberg State Bank	Newberg	20
Oregon First Bank	Portland	27
Oregon Pacific Banking Co.	Florence	17
Pacific Continental Bank	Eugene	17
Pacific Northwest Trust Company	Portland	27
Pacific Security Bank	Reedsport	28
Pacific State Bank	Lincoln City	19
Pioneer Trust Company, N.A.	Salem	46
Rainier Bank Oregon, N.A.	Gresham	46
Santiam Valley Bank	Aumsville	14
Security Bank	Coos Bay	15
Service Trust Company	Portland	27
Siuslaw Valley Bank	Florence	17
South Umpqua State Bank	Roseburg	28
South Valley State Bank	Klamath Falls	19
The Bank of California, N.A.	Portland	46
The Bank of Newport	Newport	20
The Bank of Nova Scotia	Portland	21
The Bank of Tokyo, Ltd.	Portland	21
The Commercial Bank	Salem	28

1986

ALPHABETICAL LIST OF BANKS AND TRUST COMPANIES

Name of Bank	City	Page
The Cottage Grove Bank	Cottage Grove	17
The Hongkong and Shanghai Banking Corporation	Portland	21
The Oregon Bank	Portland	25
The Prineville Bank	Prineville	28
The Royal Bank of Canada	Portland	27
Tri-County Banking Co.	Junction City	19
Tualatin Valley Bank	Hillsboro	18
United Savings Bank	Salem	29
United States National Bank of Oregon	Portland	46
Valley Community Bank	McMinnville	19
Valley National Bank of Oregon	Forest Grove	46
Valley of the Rogue Bank	Rogue River	28
Western Bank	Coos Bay	15
Western Security Bank	Salem	29
Woodburn State Bank	Woodburn	30
Yaquina Bay Bank	Newport	21

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Financial Institutions Division,

Department of Commerce

* Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 40 of this report.

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. 454-2636

Heppner Branch, Main Office
Heppner, Oregon 97836
Tel. 676-9125

G. H. Pierson	Pres./Chief Exec. Officer
Patricia Gentry	Cashier
E. George Koffler	Vice Pres./Manager
James H. Wishart	Sr. Vice Pres./Loans

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

Directors

Howard Bryant, Chairman	*William G. Jaeger*	*G. H. Pierson*
A. David Childs	*R. W. Lindstrom*	*Otto Steinke*
L. E. Dick, Jr.	*Gene Pierce, Director Emeritus*	*Kenneth A. Walters*

BANK OF ASTORIA, ASTORIA
Charter November 25, 1968; Charter No. 342
Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-2228

Cheri Savage	Pres./Chief Exec. Officer
Ronald G. Humphries	Vice President/Cashier

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-8445

Directors

Dan Thiel, Chairman	*Jack Kohl*	*Wm. D. Shaw*
Fred Foshaug	*Cheri Savage*	*Albert R. Sorkki*
George Fulton	*Hugh A. Seppa*	*Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE
Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. 749-1200

Robert C. Bride, Jr.	Pres. & Chief Exec. Officer
Janet Cole	Vice Pres./Cashier
Allen Bloch	Vice President

Mill City Office,
300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel. 897-2337

Directors

Francis Hendricks, Chairman	*Robert C. Bride, Jr.*	*Jennifer Price*
	Darr L. Goss	*Wallace V. Teuscher*

BANK OF THE CASCADES, BEND
Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street, P.O. Box 5879
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields	President
Patricia L. Moss	Sr. Vice Pres./Cashier
Myron A. Williams	Vice Pres./Manager

Sisters Branch,
175 Main Street, P.O. Box 520
Sisters, Oregon 97759
Tel. 549-2061

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97702
Tel. 388-1040

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Directors

Gary L. Capps, Chairman	*Gary Hoffman*	*L. A. Swarens*
Alden K. Briggs	*Roger J. Shields*	*Jacob M. Wolfe*

HOME VALLEY BANK, CAVE JUNCTION
Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. 592-4663

Denver E. Huff	President
David L. Kennedy	Vice Pres./Cashier

Directors

Don F. Gibbs, Chairman	*Denver E. Huff*	*Dr. Joseph Meyer*
Raymond L. Frost	*David L. Kennedy*	*Jerry F. Miller*

CRATER BANK, CENTRAL POINT
Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. 664-5511

Thomas W. Pickering	Pres./Chief Exec. Officer
Patricia A. Badger	Vice Pres./Chief Financial Officer
Lloyd Governor	Vice Pres./Chief Lending Officer

Jacksonville Branch,
515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 664-5511

Rogue Valley Mall Branch,
1600 North Riverside #1027
Medford, Oregon 97501
Tel. 664-5511

Directors

LaRue Smith, Chairman	*Dean Collins*	*August J. Picollo*
Doreen Brandshaw	*Franklin H. Gebhard*	*Dale Van Wey*
	Thomas W. Pickering	*Eldon A. Vinson*

***SECURITY BANK, COOS BAY**
Chartered August 29, 1919; Charter No. 251

Administrative Office,
170 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-5356

Head Office,
196 S. 2nd
Coos Bay, Oregon 97420
Tel. 276-6611

Chuck Brummel	President
James F. Fleck	Exec. Vice President
Steve Golden	Vice Pres./Cashier

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bunker Hill Branch,
1100 Hwy. 101 S., P.O. Box 1140
Coos Bay, Oregon 97420
Tel. 269-2311

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Brookings-Harbor Branch,
P.O. Box 3000G
Harbor, Oregon 97415
Tel. 469-5335

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

North Bend Branch,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. 756-2011

Directors

Sam Dement, Chairman	*Ramona Evans*	*Hollis Mast*
Charles D. Brummel	*Jim Fleck*	*W. H. Petre*
Syd Chandler	*Donald Goddard*	*Elton Schroeder*
	Tom Graham	*Harry A. Slack, Jr.*

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108

Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. 269-5171

Frank L. Servoss	Pres./Chief Exec. Officer
Richard R. Hieb	Exec. Vice Pres./Chief Oper. Officer
Michael L. Sickels	Exec. Vice Pres./Chief Fin. Officer
Larry Hess	Sr. Vice Pres./Loan Administrator
Joseph W. Lance	Sr. Vice Pres./Regional Credit Administrator
Charles A. Rieb	Sr. Vice Pres./Regional Credit Administrator
Walt Dodrill	Sr. Vice Pres./Regional Credit Administrator
Bill Plese	Vice Pres./Sr. Trust Officer

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709
Tel. 388-1044

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-5171

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-4286

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696

Gold Hill Branch
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

Directors

A. W. Sweet, Chairman	*Raymond McNair*	*John Sweet*
George V. Dugan	*Stuart V. McQueen*	*Frank J. Van Dyke*
Lewis Krauss	*Frank L. Servoss*	*Wallace A. White*
	Jack E. Stevens	

***BANK OF CORVALLIS, CORVALLIS**
Chartered January 13, 1982; Charter No. 409
Head Office,
2600 N.W. 9th Street, P.O. Box 1187
Corvallis, Oregon 97339
Tel. 757-2600

Michael E. Drennan	President
Douglas C. Ingalls	Vice Pres.
Linda K. Scouten	Cashier

Directors

Michael E. Drennan	*Carol J. Harman*	*Jean Mater*
Stephen T. Ford	*Sid S. Laswell*	*Robert D. Wilson*

BENTON COUNTY BANK, CORVALLIS
Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. 757-8508

Marvin E. McDonald	President/Chief Exec. Officer
Joe A. Malcom	Vice Pres./Cashier
Gerald Stauber	Vice President

Directors

Harold Benson, Chairman	*Eric R. Blackledge*	*Mario D. Pastega*
Peter L. Barnhisel	*Vernon L. Bowlby*	*Wilmer H. Post*
	Marvin E. McDonald	

CITIZENS BANK, CORVALLIS

Chartered October 1, 1957; Charter No. 333

Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Harris E. Rosendahl	Pres./Chief Exec. Officer
Ray L. Stephenson	Exec. Vice Pres./Cashier
Daniel E. Wybenga	Sr. Vice Pres./Mgr.

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Directors

Robert C. Wilson, Chairman
James Eickelberg
Larry C. Hunter
Harris E. Rosendahl
B. Bond Starker
Gene N. Thompson
Rosetta C. Venell
W. Whitney Ball, Emeritus
Donald E. Johnson, Emeritus
John D. Thomas, Emeritus

*THE COTTAGE GROVE BANK, COTTAGE GROVE

Chartered July 6, 1978; Charter No. 364

Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. 942-9121

Alan R. Monce	President
Richard W. Morss	Vice President
Linda Hunter	Vice Pres./Cashier

Directors

Dr. James Gant, Chairman
Leonard B. Betz
Lynn P. Ferrin
Dr. R. Jerome Kasher
Mrs. Jeryl Lund
Alan R. Monce
Roger S. Russell
William A. Whiteman

COMMUNITY BANK OF CRESWELL, CRESWELL

Chartered January 26, 1970; Charter No. 345

Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. 895-4511

LeRoy A. Hansen	Pres./Chief Exec. Officer
Patti G. Hansen	Vice President/Cashier
Lynn A. Hufstader	Exec. Vice President

Directors

Robert F. Marquess, Chairman
Ronald Dersham
LeRoy A. Hansen
Ronald L. Hanson
Henry O. Honer
Calvin C. Taylor

BANK OF WILLAMETTE VALLEY, DALLAS

Chartered September 15, 1967; Charter No. 340

Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. 623-8311

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf
John P. Bollman
E. A. Flaming
W. H. Harland
R. C. Kindwall
Lloyd A. Penner
Marvin J. Weiser

GREAT WESTERN BANK, DALLAS

Chartered November 17, 1983; Charter No. 426

Head Office,
150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel. 623-9281

James D. Rupert	Pres./Chief Exec. Officer
Claire Keller	Vice Pres./Cashier

Directors

Donald Bodine, Chairman
Robert Fitzgerald
Kenneth Gardner
Arthur D. Johnson
Andrew Lalack, Jr.
R. A. Regier
James D. Rupert
Evelyn C. Smith
Ronald Wilson

PACIFIC CONTINENTAL BANK, EUGENE

Chartered July 24, 1972; Charter No. 347

Head Office,
1450 High Street, P.O. Box 3155
Eugene, Oregon 97403
Tel. 686-8685

J. Bruce Riddle	President
John M. Gyde	Exec. Vice Pres./Loan Admin.
Hal Brown	Vice Pres./Cashier

Directors

F. W. Holcomb, Chairman
Robert A. Ballin
Ward E. Beck
Donald A. Bick
Larry G. Campbell
Robert Holcomb
Kevin G. Murphy
J. Bruce Riddle
Ronald F. Taylor

OREGON PACIFIC BANKING CO., FLORENCE

Chartered December 10, 1979; Charter No. 387

Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. 997-7121

Thomas K. Grove	President
David W. Jackson	Sr. Vice Pres./Cashier

Directors

Albert J. Brauer, Chairman
Jack R. Garrison
Thomas K. Grove
R. Gary Hoberg
Henry R. Johnson
Robert R. King
Richard T. Kirby

SIUSLAW VALLEY BANK, FLORENCE

Chartered December 18, 1963; Charter No. 338

Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. 997-3486

Johan Mehlum	President
Lonnie Iholts	Sr. Vice Pres./Mgr.
Margaret Lessor	Cashier

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97455
Tel. 726-7211

Directors

Johan Mehlum, Chairman	*A. L. Ellingson*	*Steven Saubert*
	Wilbur C. Heath	

FARMERS AND MERCHANTS BANK, FOREST GROVE
Chartered January 1, 1981; Charter No. 395
Main Office:
4110 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. 359-4495

Don Hatfield	President/Chief Exec. Officer
Greg Lee	Vice Pres./Cashier

North Plains Branch,
561 S.W. First Street
North Plains, Oregon 97133
Tel. 647-2245

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

Directors

Roy Baker, Chairman	*Don Hatfield*	*Frank Vanderzanden*
Roland Duyck	*Wilfred Holce*	*Eugene Zurbrugg*
	Greg Lee	

FAMILY BANK OF COMMERCE, GRANTS PASS
Chartered November 28, 1977; Charter No. 363
Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. 476-1401

Dorian F. Corliss	Chief Exec. Officer
William Haden	President/Loan Administration

Directors

Philip R. Killian, Chairman	*Dorian F. Corliss*	*Louis F. Schultz, Jr.*
Richard S. Bartle	*William A. Haden*	*J. Steven Welch*
	Andrew C. Jensen	

INLAND EMPIRE BANK, HERMISTON
Chartered February 16, 1948; Charter No. 314
Head Office,
101 E. Main Street, P.O. Box 1170
Hermiston, Oregon 97838
Tel. 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Ernest B. Loomis	Vice Pres./Cashier
Wm. H. Wright	Vice President

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 481-9201

Pendleton Branch,
125 S.E. Court Ave., P.O. Box 1147
Pendleton, Oregon 97801
Tel. 276-4111

Stanfield Branch,
100 S. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

Directors

Doris S. Bounds, Chairman	*J. G. Foster, Jr.*	*John F. Walchli*
Roger S. Bounds	*Richard A. Koch, MD*	*William H. Wright*
	Richard Nuttbrock	

TUALATIN VALLEY BANK, HILLSBORO
Chartered July 17, 1978; Charter No. 367
Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. 640-2673

Ronald Richter	Chief Exec. Officer
Raymond L. Meltebeke	President

Directors

Raymond L. Meltebeke, Chairman	*Edward R. Derksen*	*Ronald Richter*
	Milo Foster	

BANK OF WALLOWA COUNTY, JOSEPH
Chartered May 25, 1955; Charter No. 323
Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. 432-9050

Douglas C. Lukens	President
Phyllis Lovell	Vice Pres./Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Directors

D. C. Lukens, Chairman	*Dorothy Justice*	*L. M. Ricker*
S. J. Farris	*Floyd Kennedy*	*Don Swart*
	Harold Klages	*Steve Wolfe*

TRI-COUNTY BANKING CO., JUNCTION CITY
Chartered January 22, 1979; Charter No. 374
Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. 998-8734

Herman Bradley	President/Chief Exec. Officer
Rita Jost	Cashier
Robert Bonfoey	Exec. Vice President

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

Directors

Frank Knox, Chairman	*Herman Bradley*	*Ralph Hull*
Bert Babb	*Jock Gibson*	*Brochner Mikkelsen*
Robert D. Bonfoey	*Ivan Horning*	*Jean Nixon*

SOUTH VALLEY STATE BANK, KLAMATH FALLS
Chartered January 6, 1977; Charter No. 357
Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97603
Tel. 883-3366

Allan L. Craigmiles	President
Norma Wilkins	Vice Pres./Cashier
Gerrit A. DeGroot	Controller

Main Street Branch
801 Main Street
Klamath Falls, Oregon 97601
Tel. 882-3281

Directors

Edward J. White, Chairman	*Allan L. Craigmiles*	*Richard L. Wendt*
	Gary Florence	*Roderick C. Wendt*

LEWIS & CLARK STATE BANK, LAKE OSWEGO
(Lewis & Clark Bank)
Chartered September 2, 1976; Charter No. 354
Administrative Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

John F. Walrod	President
Richard G. Woolley	Sr. Vice President

Head Office,
16099 SW. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. 635-6671

Richard Woolley	Sr. Vice Pres./Credit Adm'r.

Downtown Lake Oswego Office,
25 S. State Street
Lake Oswego, Oregon 97034
Tel. 635-9262

Clackamas Center Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Directors

Robert D. Randall, Chairman	*Grant Anderson*	*Joe Pai*
	James L. Glodt	*John F. Walrod*

***PACIFIC STATE BANK, LINCOLN CITY**
Chartered January 20, 1982; Charter No. 411
Head Office,
928 SW Fifth Street, P.O. Box 250
Lincoln City, Oregon 97367
Tel. 994-9155

Steven C. Mapel	President
William A. Anderson	Vice Pres./Cashier

Depoe Bay Branch,
488 NE Highway 101, P.O. Box 157
Depoe Bay, Oregon 97341
Tel. 765-2347

Directors

John B. Clark	*Steven C. Mapel*	*Roger A. Sprague*
Jack Garrison	*Kenneth L. Morgan, Jr.*	*Charles R. Walker*
William P. Hackworth		

JUNIPER BANKING COMPANY, MADRAS
Chartered November 30, 1978; Charter No. 381
Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. 475-7221

Errol H. Schnider	Pres./Chief Exec. Officer
Lark E. Wysham	Cashier
Rudy Younger	Vice Pres./Loan Adm'r.

Directors

Owen Larkin, Chairman	*Ted Freeman*	*Gordon Stewart*
	Errol Schnider	

VALLEY COMMUNITY BANK, McMINNVILLE
Chartered December 30, 1981; Charter No. 407
Head Office,
723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. 472-0534

C. L. Haugen	Pres./Chief Exec. Officer
John A. Linton	Exec. Vice Pres./Chief Financial Officer
Robert C. Rhoads	Sr. Vice Pres./Loans
James D. Lissman	Vice Pres./Agricultural Credit

Directors

Roba Rathkey, Chairman	*Marilyn Dell*	*Olen D. Porter*
	Ward Eason	*Gary A. Reuter*
Norm Bernards	*C. L. Haugen*	*Tim Wahlberg*
Daniel O. Corrigan	*Raymond C. Kauer*	

JEFFERSON STATE BANK, MEDFORD
Chartered August 9, 1978; Charter No. 366
Head Office,
1320 East McAndrews
Medford, Oregon 97504
Tel. 773-5333

Michael B. Neyt	President
Richard D. Larson	Vice Pres./Cashier
Warner "Skip" Fabian	Vice President
James G. Wegs	Vice President

Stewart Avenue Branch,
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Directors

John A. Duke, Chairman	*D. L. (Ab) Gressett*	*Robert Jacobson*
Warner "Skip" Fabian	*John Hilts*	*Michael B. Neyt*
	Patrick G. Huycke	

MEDFORD STATE BANK, MEDFORD
Chartered July 31, 1979; Charter No. 383
Head Office,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. 773-6661

Cecil R. Monroe	President
Paul O. Forkner	Vice President
Robert D. Bock	Vice Pres./Cashier

Directors

Lawrence S. Horton, Chairman	*Douglas F. Gordenier*	*John H. Kruesi*
James Coleman	*James E. Hudson*	*Cecil R. Monroe*
	Jack L. Koken	*Ed R. Setzler*

COLONIAL BANKING COMPANY, MERLIN
Chartered December 15, 1978; Charter No. 372
Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. 476-1776

Richard L. Boden	President/CEO
Clifford M. Kuhlman	Exec. Vice Pres./Cashier
William E. Bower	Vice Pres./Loan Administrator
Arthur B. Mills	Vice President
Charlotte M. Demaree	Vice Pres./Manager

South Grants Pass Branch,
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Rogue River Branch,
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Directors

Howard C. Wagner, Chairman	*Josephine R. Hull*	*Rex L. Titus*
Richard L. Boden	*Clifford M. Kuhlman*	*Stuart W. Watson*
	Jerry S. Lausmann	

BANK OF COMMERCE, MILTON-FREEWATER
Chartered April 26, 1945; Charter No. 307
Head Office,
13 NE. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. 938-5544

John L. Yantis, Jr.	Chief Exec. Officer
R. L. Tomlinson	President
Merl G. Odman	Vice Pres./Cashier

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Directors

John L. Yantis, Jr., Chairman	*Robert C. Brinker*	*R. M. Steadman*
	Gilbert Olinger	*R. L. Tomlinson*

BANK OF MYRTLE POINT, MYRTLE POINT
Chartered March 31, 1972; Charter No. 346
Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. 572-5202

Ben E. Nichols	President
Melvin E. Zumwalt	Vice Pres./Cashier

Directors

Murl W. Laird, Chairman	*Jean D. Coffman*	*Walter B. Hogan*
Margaret Acheson	*Glenn Gulstrom*	*Ben E. Nichols*
	Robert G. Hogan	

NEWBERG STATE BANK, NEWBERG
Chartered March 17, 1981; Charter No. 399
Head Office,
1815 Portland Rd., P.O. Box 850
Newberg, Oregon 97132
Tel. 538-1318

William V. Humphreys	President/Chief Exec. Officer
John Brittain	Vice Pres./Loans
Mary Quade Dieter	Vice Pres./Operations

Friendsview Manor Branch
1301 E. Fulton Street
Newberg, Oregon 97132
Tel. 538-3144 ext. 277

Directors

Charles C. Caffall, Chairman	*William V. Humphreys*	*Ben Mitchell*
Bruce D. Dixon	*Robert Hurford*	*Norman Parker*
	Stanley D. Kern	*George D. Rives*

***THE BANK OF NEWPORT, NEWPORT**
Chartered March 4, 1925; Charter No. 284
Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. 265-6666

Marvin R. Vernon	Pres./Chief Exec. Officer
Howard A. Petersen	Sr. Vice President/Loan Admin.
Fred Postlewait	Vice President/Cashier

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

South Lincoln Branch,
425 N.W. Hemlock, P.O. Box 470
Waldport, Oregon 97394
Tel. 563-3273

Directors

Phillip Gene Bateman, Chairman	*Alex Hamilton*	*Marvin B. Noble*
Chester Clark	*Dale M. Hermann*	*J. F. Ouderkirk*
Stanley M. Green	*Cheryl Martinson*	*Marvin R. Vernon*

YAQUINA BAY BANK, NEWPORT

Chartered January 16, 1981; Charter No. 396
Head Office,
400 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. 265-9422

Don L. Barth	President
John E. Burrell, III	Exec. Vice President
Larry Hartsel	Vice President
Janet Kirsch	Cashier

Directors

Thomas O. Branford, Chairman	*R. Barry Fisher*	*Tom Luther*
Don L. Barth	*Wilburn Hall**	*James Vickers*
*John Brenneman**	*Robert Jacobson**	*Donald H. Williams*
Alan Brown	*Delmar Jepson**	*Ernest Yeck, Jr.*
	Burt Lippman	

**Advisory Directors*

AMERICAN STATE BANK, PORTLAND

Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. 282-2216

Venerable F. Booker	President
Alan Barto	Vice Pres./Secretary
Neal A. Curry	Cashier
Loren Dixon	Vice President

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND

Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. 222-4396

Michael Brown	Manager
J. T. Daughenbaugh	Assistant Manager

THE BANK OF TOKYO, LTD., PORTLAND

Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 222-3661

Teruo Kuzumaki	General Manager
Takao Tsuruoka	Deputy General Manager
Akio Funaki	Manager/Loan Dept.
Noriyoshi Uchida	Mgr./Acctg. & Admin. Dept.
Haruyasu Nomura	Manager/International Dept.
Penecia Ann Crisman	Manager/Operation Dept.
Michael W. Kringlen	Manager/Domestic Loan Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND

Declaration July 1, 1903; Corporation No. 179
Fifth & Oak Branch,
315 S.W. Fifth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. 242-9240

Brian D. G. Jones	Manager
JoAnne Ingraham	Manager/Operations & Admin.

CAPITAL TRUST COMPANY, PORTLAND

Authorized November 30, 1906
Head Office,
4380 SW Macadam, Suite 450
Portland, Oregon 97201
Tel. 228-2300

Ralph C. Rittenour, Jr.	President/Trust Officer
Carol A. Ream	Exec. Vice Pres./Trust Officer
John E. Bates	Sr. Vice President
Stephen C. Brink	Vice President

Directors

Robert S. Ball	*Patrick R. Prendergast*	*Charles J. Swindells*
John E. Bates	*Ralph C. Rittenour, Jr.*	

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980
Head Office,
1301 S.W. Fifth Ave., P.O. Box 1350
Portland, Oregon 97207
Tel. 222-3600

J. Jerry Inskeep, Jr.	Chief Exec. Officer
James F. Rippey	President
Steven D. McShatko	Cashier

Directors

J. Jerry Inskeep, Jr., Chairman	*Wayne R. Ericksen*	*John A. Kemp*
Albert D. Corrado	*George L. Hanseth*	*James F. Rippey*

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND

Authorized Sept. 24, 1980; Cert. of Authority No. 293
Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97204
Tel. 242-1199

L. J. Lewis	Vice Pres./Manager
P. O. Melleberg	Asst. Vice Pres./Deputy Manager
A. de la Sceaux	Import/Export Manager
Paul Ip	Books Manager
N. Gorder	Operations Manager

KEY BANK OF OREGON, PORTLAND
Incorporated July 20, 1907
Executive Office,
1211 S.W. Fifth Avenue
Suite 300
Portland, Oregon 97204
Tel. (503) 790-7500

T. R. Winnowski	Chairman & Chief Executive Officer
Stephen K. Foster	President & Chief Administrative Officer
Robert W. Franz	Vice Chairman
James J. Atkinson	Executive Vice President
G. P. (Pat) Parisi	Adm. V.P., Corporate Finance Group
Terry Tracy	Administrative V.P./Chief Financial Officer
Robert L. Bolin	Sr. Vice Pres./Commercial Banking Division
Robert L. Fletcher	Sr. Vice Pres./Commercial Banking Division
Robert L. Price	Sr. Vice Pres./Credit Review
Hal L. Buttolph	Sr. Vice Pres./Human Resources
Roger Dunigan	Sr. Vice Pres./Retail Banking
J. Lynn Jones	Sr. Vice Pres./Investments
Hall Palmer	Sr. Vice Pres./Trust Group
William N. Savage	Sr. Vice Pres./Marketing
Rodney B. Tibbatts	Sr. Vice Pres./Retail Banking
Irene Westwood	Sr. Vice Pres./Bank Operations

Head Office,
1222 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 790-7690

Albany Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

East Albany Office,
Hill & Pacific, P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221

South Albany Office,
34th & Hill, P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221

Aloha Office,
18535 S.W. Tualatin Valley Hwy, P.O. Box "S"
Aloha, Oregon 97006
Tel. 642-2585

Farmington Mall Office,
17455 S.W. Farmington, P.O. Box XX
Aloha, Oregon 97007
Tel. 649-7535

Beaverton Office,
4735 S.W. Hall Blvd., P.O. Box 2053
Beaverton, Oregon 97075
Tel. 641-2250

Central Beaverton Office,
4005 S.W. Hall Boulevard
Beaverton, Oregon 97071

Progress Plaza Office,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 626-3915

Westgate Office,
3785 S.W. Hall Blvd., P.O. Box 727
Beaverton, Oregon 97075
Tel. 626-3906

Brooks Office,
8995 Portland Road N.E., P.O. Box 9278
Brooks, Oregon 97035
Tel. 393-7272

Brownsville Office,
351 N. Main, P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191

Canby Office,
200 N.W. 2nd, P.O. Box 610
Canby, Oregon 97013
Tel. 266-2727

Damascus Office,
19830 S.W. Hwy 212
Clackamas, Oregon 97015
Tel. 658-3125

Coburg Office,
210 E. Pearl
Coburg, Oregon 97401
Tel. 485-2111

Estacada Office,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3274

Coburg Road Office,
1380 Coburg Road, P.O. Box 1372
Eugene, Oregon 97440
Tel. 484-3514

18th & Chambers Office,
1665 W. 18th Street, P.O. Box 2826
Eugene, Oregon 97402
Tel. 484-3521

Emerald Office,
450 Hwy 99N, P.O. Box 2370
Eugene, Oregon 97402
Tel. 484-3566

Eugene Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3491

River Road Office,
1980 River Road, P.O. Box 2100
Eugene, Oregon 97402
Tel. 484-3535

30th & Hilyard Office,
2995 Hilyard Street, P.O. Box 5211
Eugene, Oregon 97405
Tel. 484-3526

Gresham Office,
234 N. Main Street, P.O. Box 549
Gresham, Oregon 97030
Tel. 667-3076

Gresham Mall Office,
390 W. Burnside, P.O. Box 808
Gresham, Oregon 97030
Tel. 666-1546

Halsey Office,
705 W. 2nd, P.O. Box 228
Halsey, Oregon 97348
Tel. 369-2261

Harrisburg Office,
310 S. Third Street, P.O. Box 245
Harrisburg, Oregon 97446
Tel. 484-3511

Hillsboro Office,
350 S. First Avenue, P.O. Box 249
Hillsboro, Oregon 97123
Tel. 648-0871

Hood River Main Office,
408 Oak Street, P.O. Box 541
Hood River, Oregon 97031
Tel. 386-4600

Hubbard Office,
3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel. 223-1906

Independence Office,
302 S. Main, P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466

Jefferson Office,
113 Main, P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223

King City Office,
15795 S.W. 116th, P.O. Box 230095
King City, Oregon 97224
Tel. 684-1183

Lake Oswego Office,
256 'A' Avenue, P.O. Box 549
Lake Oswego, Oregon 97034
Tel. 635-4331

Lebanon Office,
Park & Sherman, P.O. Box 548
Lebanon, Oregon 97255
Tel. 259-1121

McMinnville Main Office,
342 E. Third, P.O. Box 707
McMinnville, Oregon 97128

North Town Office,
2214 McDonald Lane, P.O. Box 7128
McMinnville, Oregon 97128
Tel. 472-0571

Milwaukie Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3381

Southgate Office,
10413 S.E. 82nd Avenue, P.O. Box 22114
Milwaukie, Oregon 97222
Tel. 243-3687

Willamette View Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Oak Grove Office,
14888 S.E. McLoughlin Blvd., P.O. Box 68209
Oak Grove, Oregon 97268
Tel. 653-3344

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222

Oregon City Office,
104 Eleventh St.
Oregon City, Oregon 97045
Tel. 656-5254

Barbur Blvd. Office,
8420 S.W. 24th Avenue, P.O. Box 19177
Portland, Oregon 97219
Tel. 243-3542

East Morrison Office,
726 S.E. Morrison Street, P.O. Box 14488
Portland, Oregon 97214
Tel. 230-2660

Front & Yamhill Office,
811 S.W. Front Ave., P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677

Gateway Office,
10300 N.E. Weidler Street
Portland, Oregon 97220
Tel. 243-3631

Hillsdale Office,
6335 S.W. Capitol Hwy, P.O. Box 19015
Portland, Oregon 97219
Tel. 243-3661

Lloyd Center Tower Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599

Multnomah Office,
3515 S.W. Troy Street, P.O. Box 19035
Portland, Oregon 97219
Tel. 243-3677

Parkside Office,
2020 S.W. Fourth Avenue
Portland, Oregon 97201
Tel. 790-7725

St. Vincent Office,
9155 S.W. Barnes Road
Portland, Oregon 97225
Tel. 243-3650

Sixth & Alder Office,
595 S.W. Alder Street, P.O. Box 1477
Portland, Oregon 97204
Tel. 790-7715

Sunset Office,
805 N.W. Murray Road, P.O. Box 568
Portland, Oregon 97229
Tel. 626-3910

200 Market Office,
200 S.W. Market Street, P.O. Box 8038
Portland, Oregon 97207
Tel. 790-7723

Lancaster & Market Street Office,
1565 Lancaster Drive N.E.
Salem, Oregon 97309
Tel. 362-9380

North Salem Office,
4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel. 393-8750

Shedd Office,
29990 First, P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636

Sherwood Office,
1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel. 625-5571

Silverton Office,
114 West Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel. 873-6306

Springfield Office,
7th and North 'A' Street, P.O. Box 69
Springfield, Oregon 97477
Tel. 484-3532

Thurston Village Office,
5690 Main Street, P.O. Box N
Springfield, Oregon 97477
Tel. 741-1234

St. Paul Office,
Second and Church Street, P.O. Box 309
St. Paul, Oregon 97137
Tel. 633-4455

Stayton Office,
805 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel. 769-3481

Sweet Home Office,
1199 10th Avenue, P.O. Box 487
Sweet Home, Oregon 97386
Tel. 367-5144

Tigard Office,
11665 S.W. Pacific Hwy, P.O. Box 23486
Tigard, Oregon 97223
Tel. 639-8658

Tualatin Office,
18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel. 692-5150

West Lane Office,
88140 Territorial Road, P.O. Box 248
Veneta, Oregon 97487
Tel. 484-3477

West Linn Office,
5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel. 656-1950

Cascade Office,
2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel. 223-1906

Woodburn Main Office,
941 N. Pacific Highway
Woodburn, Oregon 97071
Tel. 981-3411

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 222-7777

Francis J. O'Connor	President/Chief Exec. Officer
Paul F. Oldshue	Executive Vice President
Richard C. Williamson	Executive Vice President
Sydney T. Brown	Senior Vice President
Peter J. Carson	Senior Vice President
Wallace W. Child	Senior Vice President
Edward C. DeWald	Senior Vice President
Michael R. Empey	Senior Vice President
Thomas B. Fuller, Jr.	Senior Vice President
Larry R. Gilpin	Senior Vice President
Edward O. Haymond	Senior Vice President
Thomas E. Kreutner	Senior Vice President
John H. Leahy	Senior Vice President
Alan R. Ludlow	Senior Vice President
Robert L. Mitchell	Senior Vice President
John M. Petersen	Senior Vice President
Robert T. Platt, III	Senior Vice President
Richard F. Radke	Senior Vice President

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.,
P.O. Box CC
Beaverton, Oregon 97075
Tel. 222-7859

Bend Branch,
1210 N.E. 3rd Street, P.O. Box 5097
Bend, Oregon 97708
Tel. 389-3500

Corvallis Branch,
324 S.W. Third, P.O. Box 1777
Corvallis, Oregon 97339
Tel. 758-2881

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383

Depoe Bay Branch,
541 N.W. Hwy 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel. 765-2356

10th & Lincoln Branch,
275 W. 10th Ave., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97405
Tel. 485-2580

Beacon Hill Branch,
1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3322

Grants Pass Main Branch,
735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3300

Redwood Branch,
1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3338

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Hillsboro Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744

Lake Oswego Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 635-1561

Lake Grove Branch,
16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97034
Tel. 635-1425

Lincoln City Branch,
4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel. 996-2191

Oceanlake Branch,
1931 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel. 994-2161

McMinnville Branch,
1650 N. Highway 99W., P.O. Box 747
McMinnville, Oregon 97128
Tel. 472-9303

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 654-3147

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 257-3411

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 257-3404

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828

20th & Sandy Branch,
2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel. 222-7773

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125

Center Street Branch,
737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811

Salem Main Branch,
700 Pringle Parkway, P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. 585-0471

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 635-9248

Willamina Branch,
322 N.E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel. 876-2482

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611

Directors

F. J. O'Connor, Chairman	*Craig F. Courtemanche*	*E. P. Swain, Jr.*
	William J. Fronk	*Ross B. Thompson*

OREGON FIRST BANK, PORTLAND

Charter August 5, 1983; Charter No. 425
Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. 248-6612

William C. Armstrong	Pres./Chief Executive Officer
Richard D. Williams	Exec. Vice Pres./Branch Admin.
Stephen E. Polzin	Exec. Vice Pres./Credit Admin.
Fred Bergemann	Sr. Vice Pres./Business Banking
Patrick Malone	Sr. Vice Pres./Administration
Rolland D. Royce	Vice President/Comptroller

Beaverton Branch,
3425 Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel. 646-9616

Beaverton Valley West Branch,
4650 S.W. Griffith Dr., P.O. Box 160, 97075
Beaverton, Oregon 97005
Tel. 641-5354

Eugene Branch,
1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel. 345-2365

Gresham Branch,
825 N.E. Hogan Rd., P.O. Box 526
Gresham, Oregon 97030
Tel. 667-6672

Hillsboro Branch,
1234 W. Baseline St., P.O. Box 666
Hillsboro, Oregon 97123
Tel. 640-1602

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475

Milwaukie Branch,
11050 S.E. McLoughlin Blvd., P.O. Box 22365
Milwaukie, Oregon 97222
Tel. 653-0443

Columbia Plaza Branch,
1300 S.W. 6th, P.O. Box 311
Portland, Oregon 97208
Tel. 248-6021

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036

Lloyd Branch,
905 N.E. Halsey
Portland, Oregon 97232
Tel. 248-6691

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030

Salem Branch,
3805 Center St., NE
Salem, Oregon 97301
Tel. 585-6672

Directors

William C. Armstrong, Chairman	*John W. McKinnon*	*Roger L. Pringle*
	Daniel E. Nelson	*James R. Raske*
Charles E. Carlbom	*Claris C. Poppert*	*Virgil E. Solso*
Stuart A. Hall		

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND

Authorized June 24, 1981
Head Office,
101 S.W. Main Street
Suite 1490
Portland, Oregon 97204
Tel. 295-6974

Leroy J. Lundy	President
Janeen S. McAninch	Vice Pres./Secretary

Directors

Gilbert E. Stuart, Chairman	*Merle G. Bryan*	*Leroy J. Lundy*
	Robert H. Colfelt	*Janeen S. McAninch*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH

Authorized February 9, 1979; Cert. of Authority No. 257
Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. 224-2282

C. F. Fletcher	Manager
M. Denton	Branch Admin. Officer

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979
Head Office,
421 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 224-4444

Gary D. Putnam	President
James E. Thomas	Vice President
James T. Walter	Vice President
Richard L. Ferreira	Cashier

Directors

Donald L. Tisdel, Chairman	*Joseph R. Gerber, Jr.*	*A. J. Rawlinson*
	Wayne D. Kuni	*James E. Thomas*
Richard L. Ferreira	*Gary D. Putnam*	

THE PRINEVILLE BANK, PRINEVILLE
Chartered November 12, 1980; Charter No. 393
Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. 447-4105

R. W. St. Yves	President/Chief Exec. Officer
Leon R. Schamens	Exec. Vice Pres./Sr. Loan Officer

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

Directors

C. R. (Bob) Matheny, Chairman	*James E. Garrett*	*Lee Rhoden*
John F. Collins	*Walter E. Haynes*	*R. A. Severson*
James F. Dutchuk	*Elvin Johnson*	*Joseph Stahancyk*
		Walter Winitzky

PACIFIC SECURITY BANK, REEDSPORT
Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. 271-2176

Louis Lorenz	President
Wm. V. Humphreys	Vice President
Terry A. King	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Vice Pres./Cashier

Directors

Frank M. Mackenzie, Chairman	*Donald L. Gibbons*	*William Markham*
Leo J. Cary	*Irving G. Johnson*	*Thomas Tymchuk*
Chester Crockett	*Louis Lorenz*	*Dudley C. Walton*

VALLEY OF THE ROGUE BANK, ROGUE RIVER
Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box 1046
Rogue River, Oregon 97537
Tel. 582-3216

R. P. Haberman	President
F. L. "Les" Moore	Sr. Vice Pres./Loan Admin.
Thomas D. Anderson	Sr. Vice Pres./Cashier

Ashland Branch,
250 Pioneer St., P.O. Box 36
Ashland, Oregon 97520
Tel. 482-9611

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Phoenix Branch,
40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. 535-3333

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Directors

Harold W. Salter, Chairman	*R. P. Haberman*	*Ford Patterson*
Granvil F. Brittsan	*R. Gene Morris*	*Carleton E. Sandeen*
John O. Dunkin	*Lyndel W. Newbry*	*Henry W. Turk*

SOUTH UMPQUA STATE BANK, ROSEBURG
Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Monte L. King	Vice Pres./Cashier
Jerry Vaverka	Asst. Vice Pres./Mgr.

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

Glendale Branch,
121 W. Pacific
Glendale, Oregon 97442
Tel. 832-2117

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

Valley Mall Facility,
1484 Garden Valley Blvd.
Roseburg, Oregon 97470
Tel. 440-3957

Sutherlin Branch,
101 W. Central
Sutherlin, Oregon 97479
Tel. 440-3951

Directors

Milton Herbert, Chairman	*Allyn C. Ford*	*Robert G. Hansen*
Ronald K. Culbertson	*B. E. Hall*	*Neil D. Hummell*
	LeRoy Hanna	*C. J. Porter*

***THE COMMERCIAL BANK, SALEM**
Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street, NE., P.O. Box 428
Salem, Oregon 97308
Tel. 399-2900

J. H. Pauls	President
A. L. Faiman	Sr. Vice President
Carolyn Cobb	Sr. Vice President
Edgar B. Martin	Sr. Vice President
Marvin C. Abeene	Sr. Vice Pres./Trust Officer

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Newberg Branch,
112 N. College Street
Newberg, Oregon 97123
Tel. 538-3184

East Motor Branch,
510 Lancaster Drive
Salem, Oregon 97309
Tel. 399-2944

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2966

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2957

Silverton Branch,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376

Directors

Warren W. Cooley, Chairman	*Laurence L. Enninga*	*E. George Ottum*
Iral D. Barrett	*Thomas C. Golden*	*J. H. Pauls*
J. Warren Carkin	*Lester D. Green*	*Ralph W. Raines*
Robert E. Corey	*William B. Loch*	*Forrest A. Weil*
	Robert D. Morrison	

UNITED SAVINGS BANK, MUTUAL, SALEM
Chartered October 16, 1978; Charter No. 2
Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. 399-5300

M. J. Burford	President
Michael L. Allen	Sr. Vice Pres./Cashier
Ernest L. Dunn	Sr. Vice President
Marty E. Townsend	Sr. Vice President

Bend Branch,
1543 N.E. Third Street, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Redmond Branch,
617 South 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Directors

Charles E. Weeber, Chairman	*M. J. Burford*	*Donne F. Fisher*
LeVern C. Bell	*Bruce E. Douglas*	*Ken L. Harrison*
	Hillary J. Etzel	*Robert L. Sautelle*

WESTERN SECURITY BANK, SALEM
Chartered January 18, 1956; Charter No. 328
Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres./Cashier
Robert Shipley	Sr. Vice Pres./Controller

Albany Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. 926-6090

Lebanon Office,
75 East Grant
Lebanon, Oregon 97355
Tel. 451-4646

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Directors

James R. Gray, Chairman	*J. Frank Morse*	*L. A. Van Kleeck*
M. C. Boniface	*Robert L. Ohmart*	*Jerry H. Walling*
C. L. Grabenhorst	*Bob L. Smith*	*John C. Wilbur*

CLACKAMAS COUNTY BANK, SANDY

Chartered January 27, 1911; Charter No. 71
Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. 668-5501

Fred L. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Sr. Vice Pres./Cashier

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

Hoodland Office,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

Directors

Fred L. Proctor, Chairman	*Rawley Burns*	*James Morgan*
Keith Bowman	*Arnold Moore*	*Randy Proctor*
	George Morgan	

*CENTENNIAL BANK, SPRINGFIELD

Chartered July 13, 1977; Charter No. 360
Administrative Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 741-1737

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Michael J. Nysingh	Cashier

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 726-8111

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 726-2770

West 11th Branch,
3738 W. 11th Ave., P.O. Box 2549
Eugene, Oregon 97402
Tel. 726-2770

Directors

Robert L. Newburn, Chairman	*Cordy Jensen*	*Harry Rubenstein*
Clifton G. Christian	*J. Douglas McKay*	*Jean Tate*
Bill J. Combs	*Brian B. Obie*	*Richard C. Williams*
	Herb Person	

COLUMBIA RIVER BANKING COMPANY, THE DALLES

Chartered May 19, 1977; Charter No. 358
Head Office,
316 E. Third, P.O. Box 1030
The Dalles, Oregon 97058
Tel. 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice Pres./Cashier

Westside Branch,
1100 W. Sixth Street
The Dalles, Oregon 97058
Tel. 296-1156

Directors

Robert L. R. Bailey, Chairman	*Richard J. Croghan*	*Stephen D. Martin*
William A. Booth	*Dale D. Elliott*	*W. L. Miller*
Terry L. Cochran	*William L. Hulse*	*Fred Thomsen*

*WOODBURN STATE BANK, WOODBURN

Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. 982-2265

Lanny M. Cutsforth	Pres./Chief Exec. Officer
Lyle F. Sauvageau	Exec. Vice President
Barbara A. Johnson	Sr. Vice Pres./Cashier
Edward J. Everts	Sr. Vice President

Directors

John Weisz, Jr., Chairman	*Ersel Christopherson*	*John F. Hamstreet*
	Lanny Cutsforth	*Lyle F. Sauvageau*

INCREASES IN CAPITAL STOCK

Name of Bank and Location	*From*	*To*
Bank of Astoria Astoria	$1,196,000	$1,315,000
Citizens Bank Corvallis	1,742,000	1,917,000
Pacific Continental Bank Eugene	360,000	362,000
Siuslaw Valley Bank Florence	795,000	1,000,000
Mount Hood Security Bank Gresham	1,036,000	1,058,000
Inland Empire Bank Hermiston	524,000	576,000
Tualatin Valley Bank Hillsboro	680,000	818,000
South Valley State Bank Klamath Falls	990,000	1,470,000
Key Bank of Oregon Portland	775,000	1,013,00
Centennial Bank Springfield	750,000	1,010,000

DECREASES IN CAPITAL STOCK

Name of Bank and Location	*From*	*To*
Farmers and Merchants Bank Forest Grove	$644,000	$206,000
Lewis & Clark State Bank Lake Oswego	704,000	352,000
Valley Community Bank McMinnville	620,000	125,000

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Branch*	*City*	*Date Filed*	*Action*
Timber Community Bank	Linus Oakes Branch	Roseburg	Dec. 18, 1985	Approved Feb. 13, 1986
Columbia River Banking Company	Westside Branch	The Dalles	Jan. 3, 1986	Approved Feb. 20, 1986
Valley of the Rogue Bank	North Grants Pass Branch	Grants Pass	Mar. 18, 1986	Approved Apr. 28, 1986
Oregon First Bank	Kruse Woods Branch	Lake Oswego	Jul. 8, 1986	Approved Aug. 7, 1986
Oregon First Bank	Nimbus Center Branch	Beaverton	Jul. 8, 1986	Approved Aug. 7, 1986
Central Point State Bank	Rogue Valley Mall Branch	Medford	Jul. 31, 1986	Approved Sep. 2, 1986
Inland Empire Bank	Hermiston Plaza Branch	Hermiston	Oct. 6, 1986	Approved Oct. 6, 1986

BRANCHES AUTHORIZED

Name and Location of Branch	*Bank*	*Cert. No.*	*Authorized*	*Open*
Westside Branch 1100 West Sixth Street The Dalles	Columbia River Banking Company	359	Feb. 20, 1986	May 20, 1986
Central Beaverton Office 4005 S.W. Hall Boulevard Beaverton	Key Bank of Oregon	360*	Jun. 30, 1986	Jun. 30, 1986
Hermiston Plaza Branch Hwy. 395 Hermiston	Inland Empire Bank	361*	Oct. 6, 1986	Oct. 6, 1986
Rogue Valley Mall Branch 1600 N. Riverside Avenue Medford	Crater Bank	362	Oct. 9, 1986	Oct. 15, 1986
Hood River Main Office 408 Oak Street Hood River	Key Bank of Oregon	418*	Nov. 7, 1986	Nov. 10, 1986
Albany Office 128 W. Third Albany	Key Bank of Oregon	413*	Nov. 7, 1986	Nov. 10, 1986
Woodburn Main Office 941 N. Pacific Hwy. Woodburn	Key Bank of Oregon	421*	Nov. 7, 1986	Nov. 10, 1986
McMinnville Main Office 342 E. Third McMinnville	Key Bank of Oregon	419*	Nov. 7, 1986	Nov. 10, 1986
North Town Office 2214 McDonald Lane McMinnville	Key Bank of Oregon	417*	Nov. 7, 1986	Nov. 10, 1986

* Branches established as a result of mergers.

BRANCHES CLOSED

Name and Location of Branch	*Parent Bank*	*Cert. No.*	*Date Closed*
McKenzie River Branch 39333 McKenzie Hwy. Walterville	Centennial Bank	210	Mar. 28, 1986
Newport Branch 1049 North Coast Hwy. Newport	Pacific State Bank	347	Mar. 31, 1986
South Ashland Branch 2262 Ashland Street Ashland	Western Bank	249	Jun. 6, 1986
Christmas Valley Branch Christmas Valley Road Christmas Valley	The Prineville Bank	317	Jun. 25, 1986
242nd & Stark Branch 24150 SE Stark Gresham	Mount Hood Security Bank	276	Dec. 15, 1986
Hermiston Plaza Branch Highway 395 Hermiston	Inland Empire Bank	361	Dec. 31, 1986

BRANCH APPLICATIONS WITHDRAWN

Name and Location of Branch	*Bank*	*Date Withdrawn*
White City Branch Antelope Rd. & Crater Lake Hwy. White City	Valley of the Rogue Bank	Mar. 13, 1986
West Sandy Office 36995 SE Hwy. 26 Sandy	Clackamas County Bank	Aug. 25, 1986

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS

From	*To*	*Effective Date*
United Savings Bank, Mutual 333 High Street N.E. Salem, Oregon 97308	United Savings Bank 333 High Street N.E. Salem, Oregon 97308	Jun. 5, 1986
Weston Branch of Bank of Commerce Main & Franklin Street Weston, Oregon 97886	Weston Branch of Bank of Commerce 201 S. Water Weston, Oregon 97886	Jul. 15, 1986
Bend Branch of United Savings Bank 632 N.E. Third Street Bend, Oregon 97701	Bend Branch of United Savings Bank 1543 N.E. Third Street Bend, Oregon 97701	Aug. 22, 1986
Columbia Community Bank Hwy. 395, Hermiston Plaza Hermiston, Oregon 97838	Hermiston Plaza Branch of Inland Empire Bank Hwy. 395, Hermiston Plaza Hermiston, Oregon 97838	Oct. 6, 1986
Central Point State Bank 475 Pine Street Central Point, Oregon 97502	Crater Bank 475 Pine Street Central Point, Oregon 97502	Oct. 6, 1986
Key Bank of Oregon 1175 Mt. Hood Avenue Woodburn, Oregon 97071	Key Bank of Oregon 1211 S.W. 5th Avenue Portland, Oregon 97204	Nov. 7, 1986
Aloha Branch of Pacific Western Bank 18535 S.W. Tualatin Valley Hwy. Aloha, Oregon 97006	Aloha Office of Key Bank of Oregon 18535 S.W. Tualatin Valley Hwy. Aloha, Oregon 97006	Nov. 7, 1986
Barbur Boulevard Branch of Pacific Western Bank 8420 S.W. 24th Portland, Oregon 97219	Barbur Boulevard Office of Key Bank of Oregon 8420 S.W. 24th Portland, Oregon 97219	Nov. 7, 1986
Beaverton Branch of Pacific Western Bank 4735 S.W. Hall Boulevard Beaverton, Oregon 97075	Beaverton Office of Key Bank of Oregon 4735 S.W. Hall Boulevard Beaverton, Oregon 97075	Nov. 7, 1986
Coburg Road Branch of Pacific Western Bank 1380 Coburg Road Eugene, Oregon 97440	Coburg Road Office of Key Bank of Oregon 1380 Coburg Road Eugene, Oregon 97440	Nov. 7, 1986
Damascus Branch of Pacific Western Bank 19830 S.E. Hwy. 212 Clackamas, Oregon 97015	Damascus Office of Key Bank of Oregon 19830 S.E. Hwy. 212 Clackamas, Oregon 97015	Nov. 7, 1986
East Morrison Branch of Pacific Western Bank 726 S.E. Morrison Portland, Oregon 97214	East Morrison Office of Key Bank of Oregon 726 S.E. Morrison Portland, Oregon 97214	Nov. 7, 1986
18th & Chambers Branch of Pacific Western Bank 1665 W. 18th Street Eugene, Oregon 97402	18th & Chambers Office of Key Bank of Oregon 1665 W. 18th Street Eugene, Oregon 97402	Nov. 7, 1986
Emerald Branch of Pacific Western Bank 450 Hwy. 99 Eugene, Oregon 97402	Emerald Office of Key Bank of Oregon 450 Hwy. 99 Eugene, Oregon 97402	Nov. 7, 1986
Estacada Branch of Pacific Western Bank 271 S.W. Broadway Estacada, Oregon 97023	Estacada Office of Key Bank of Oregon 271 S.W. Broadway Estacada, Oregon 97023	Nov. 7, 1986
Eugene Main Branch of Pacific Western Bank 975 Oak Street Eugene, Oregon 97440	Eugene Main Office of Key Bank of Oregon 975 Oak Street Eugene, Oregon 97440	
Farmington Mall Branch of Pacific Western Bank 17455 S.W. Farmington Aloha, Oregon 97007	Farmington Mall Office of Key Bank of Oregon 17455 S.W. Farmington Aloha, Oregon 97007	Nov. 7, 1986

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS—Continued

From	*To*	*Effective Date*
Gateway Branch of Pacific Western Bank 10300 N.E. Weidler Portland, Oregon 97214	Gateway Office of Key Bank of Oregon 10300 N.E. Weidler Portland, Oregon 97214	Nov. 7, 1986
Gresham Branch of Pacific Western Bank 234 N. Main Street Gresham, Oregon 97030	Gresham Office of Key Bank of Oregon 234 N. Main Street Gresham, Oregon 97030	Nov. 7, 1986
Gresham Mall Branch of Pacific Western Bank 390 W. Burnside Gresham, Oregon 97030	Gresham Mall Office of Key Bank of Oregon 390 W. Burnside Gresham, Oregon 97030	Nov. 7, 1986
Harrisburg Branch of Pacific Western Bank 310 S. Third Street Harrisburg, Oregon 97446	Harrisburg Office of Key Bank of Oregon 310 S. Third Street Harrisburg, Oregon 97446	Nov. 7, 1986
Hillsboro Branch of Pacific Western Bank 350 S. First Avenue Hillsboro, Oregon 97123	Hillsboro Office of Key Bank of Oregon 350 S. First Avenue Hillsboro, Oregon 97123	Nov. 7, 1986
Hillsdale Branch of Pacific Western Bank 6335 S.W. Capitol Hwy. Portland, Oregon 97219	Hillsdale Office of Key Bank of Oregon 6335 S.W. Capitol Hwy. Portland, Oregon 97219	Nov. 7, 1986
Hilltop Branch of Pacific Western Bank 1400 S. Molalla Avenue Oregon City, Oregon 97045	Hilltop Office of Key Bank of Oregon 1400 S. Molalla Avenue Oregon City, Oregon 97045	Nov. 7, 1986
Lake Oswego Branch of Pacific Western Bank 256 A. Avenue Lake Oswego, Oregon 97034	Lake Oswego Office of Key Bank of Oregon 256 A. Avenue Lake Oswego, Oregon 97034	Nov. 7, 1986
Lancaster & Market Street Branch of Pacific Western Bank 1565 Lancaster Drive N.E. Salem, Oregon 97309	Lancaster & Market Street Office of Key Bank of Oregon 1565 Lancaster Drive N.E. Salem, Oregon 97309	Nov. 7, 1986
Lloyd Center Tower Branch of Pacific Western Bank 825 N.E. Multnomah Portland, Oregon 97232	Lloyd Center Tower Office of Key Bank of Oregon 825 N.E. Multnomah Portland, Oregon 97232	Nov. 7, 1986
Milwaukie Branch of Pacific Western Bank 10888 S.E. Main Street Milwaukie, Oregon 97222	Milwaukie Office of Key Bank of Oregon 10888 S.E. Main Street Milwaukie, Oregon 97222	Nov. 7, 1986
Multnomah Branch of Pacific Western Bank 3515 S.W. Troy Street Portland, Oregon 97219	Multnomah Office of Key Bank of Oregon 3515 S.W. Troy Street Portland, Oregon 97219	Nov. 7, 1986
Oak Grove Branch of Pacific Western Bank 14888 S.E. McLoughlin Boulevard Oak Grove, Oregon 97268	Oak Grove Office of Key Bank of Oregon 14888 S.E. McLoughlin Boulevard Oak Grove, Oregon 97268	Nov. 7, 1986
Oregon City Branch of Pacific Western Bank 104 - 11th Street Oregon City, Oregon 97045	Oregon City Office of Key Bank of Oregon 104 - 11th Street Oregon City, Oregon 97045	Nov. 7, 1986
Parkside Center Branch of Pacific Western Bank 2020 S.W. 4th Avenue Portland, Oregon 97201	Parkside Center Office of Key Bank of Oregon 2020 S.W. 4th Avenue Portland, Oregon 97201	Nov. 7, 1986
Progress Plaza Branch of Pacific Western Bank 8625 Scholls Ferry Road Beaverton, Oregon 97005	Progress Plaza Office of Key Bank of Oregon 8625 Scholls Ferry Road Beaverton, Oregon 97005	Nov. 7, 1986

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS—Continued

From	*To*	*Effective Date*
River Road Branch of Pacific Western Bank 1980 River Road Eugene, Oregon 97402	River Road Office of Key Bank of Oregon 1980 River Road Eugene, Oregon 97402	Nov. 7, 1986
St. Vincent Branch of Pacific Western Bank 9155 S.W. Barnes Road Portland, Oregon 97225	St. Vincent Office of Key Bank of Oregon 9155 S.W. Barnes Road Portland, Oregon 97225	Nov. 7, 1986
Sixth & Alder Branch of Pacific Western Bank 520 S.W. 6th Avenue Portland, Oregon 97207	Sixth & Alder Office of Key Bank of Oregon 520 S.W. 6th Avenue Portland, Oregon 97207	Nov. 7, 1986
Southgate Branch of Pacific Western Bank 10413 S.E. 82nd Avenue Milwaukie, Oregon 97222	Southgate Office of Key Bank of Oregon 10413 S.E. 82nd Avenue Milwaukie, Oregon 97222	Nov. 7, 1986
Springfield Branch of Pacific Western Bank 7th & N. "A" Street Springfield, Oregon 97477	Springfield Office of Key Bank of Oregon 7th & N. "A" Street Springfield, Oregon 97477	Nov. 7, 1986
Sunset Branch of Pacific Western Bank 805 N.W. Murray Road Portland, Oregon 97229	Sunset Office of Key Bank of Oregon 805 N.W. Murray Road Portland, Oregon 97229	Nov. 7, 1986
30th & Hilyard Branch of Pacific Western Bank 2995 Hilyard Street Eugene, Oregon 97405	30th & Hilyard Office of Key Bank of Oregon 2995 Hilyard Street Eugene, Oregon 97405	Nov. 7, 1986
Tigard Branch of Pacific Western Bank 11665 S.W. Pacific Hwy. Tigard, Oregon 97223	Tigard Office of Key Bank of Oregon 11665 S.W. Pacific Hwy. Tigard, Oregon 97223	Nov. 7, 1986
200 Market Office of Pacific Western Bank 200 S.W. Market Street Portland, Oregon 97207	200 Market Office of Key Bank of Oregon 200 S.W. Market Street Portland, Oregon 97207	Nov. 7, 1986
West Lane Branch of Pacific Western Bank 88140 Territorial Road Veneta, Oregon 97487	West Lane Office of Key Bank of Oregon 88140 Territorial Road Veneta, Oregon 97487	Nov. 7, 1986
Westgate Branch of Pacific Western Bank 3785 S.W. Hall Boulevard Beaverton, Oregon 97075	Westgate Office of Key Bank of Oregon 3785 S.W. Hall Boulevard Beaverton, Oregon 97075	Nov. 7, 1986
Willamette View Manor Branch of Pacific Western Bank 12705 S.E. River Road Milwaukie, Oregon 97222	Willamette View Manor Office of Key Bank of Oregon 12705 S.E. River Road Milwaukie, Oregon 97222	Nov. 7, 1986
Head Office, Citizens Valley Bank 128 W. Third Street Albany, Oregon 97321	Albany Office of Key Bank of Oregon 128 W. Third Street Albany, Oregon 97321	Nov. 7, 1986
Brownsville Branch of Citizens Valley Bank 351 N. Main Brownsville, Oregon 97327	Brownsville Office of Key Bank of Oregon 351 N. Main Brownsville, Oregon 97327	Nov. 7, 1986
Coburg Branch of Citizens Valley Bank 210 E. Pearl Coburg, Oregon 97401	Coburg Office of Key Bank of Oregon 210 E. Pearl Coburg, Oregon 97401	Nov. 7,, 1986
East Albany Branch of Citizens Valley Bank 940 E. Pacific Boulevard Albany, Oregon 97321	East Albany Office of Key Bank of Oregon 940 E. Pacific Boulevard Albany, Oregon 97321	Nov. 7, 1986

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS—Continued

From	*To*	*Effective Date*
Eugene Branch of Citizens Valley Bank 899 Pearl Eugene, Oregon 97440	Eugene Office of Key Bank of Oregon 899 Pearl Eugene, Oregon 97440	Nov. 7, 1986
Springfield Branch of Citizens Valley Bank 310 N. 5th Springfield, Oregon 97477	5th B Office of Key Bank of Oregon 310 N. 5th Springfield, Oregon 97477	Nov. 7, 1986
Halsey Branch of Citizens Valley Bank 705 W. 2nd Halsey, Oregon 97348	Halsey Office of Key Bank of Oregon 705 W. 2nd Halsey, Oregon 97348	Nov. 7, 1986
Independence Branch of Citizens Valley Bank 302 S. Main Street Independence, Oregon 97351	Independence Office of Key Bank of Oregon 302 S. Main Street Independence, Oregon 97351	Nov. 7, 1986
Jefferson Branch of Citizens Valley Bank 113 Main Jefferson, Oregon 97352	Jefferson Office of Key Bank of Oregon 113 Main Jefferson, Oregon 97352	Nov. 7, 1986
Lebanon Branch of Citizens Valley Bank Park and Sherman Lebanon, Oregon 97355	Lebanon Office of Key Bank of Oregon Park and Sherman Lebanon, Oregon 97355	Nov. 7, 1986
Harrisburg Branch of Citizens Valley Bank 155 N. 3rd Harrisburg, Oregon 97446	Harrisburg Office of Key Bank of Oregon 155 N. 3rd Harrisburg, Oregon 97446	Nov. 7, 1986
Shedd Branch of Citizens Valley Bank 29990 First Shedd, Oregon 97377	Shedd Office of Key Bank of Oregon 29990 First Shedd, Oregon 97377	Nov. 7, 1986
South Albany Branch of Citizens Valley Bank 1012 - 34th S.E. Albany, Oregon 97321	South Albany Office of Key Bank of Oregon 1012 - 34th S.E. Albany, Oregon 97321	Nov. 7, 1986
Sweet Home Branch of Citizens Valley Bank 1199 Tenth Avenue Sweet Home, Oregon 97386	Sweet Home Office of Key Bank of Oregon 1199 Tenth Avenue Sweet Home, Oregon 97386	Nov. 7, 1986
Thurston Village Branch of Citizens Valley Bank 5690 Main Street Springfield, Oregon 97477	Thurston Village Office of Key Bank of Oregon 5690 Main Street Springfield, Oregon 97477	Nov. 7, 1986
Brooks Branch of Citizens Valley Bank 8995 Portland Road N.E. Brooks, Oregon 97035	Brooks Office of Key Bank of Oregon 8995 Portland Road N.E. Brooks, Oregon 97035	Nov. 7, 1986
Canby Branch of Citizens Valley Bank 200 N.W. 2nd Canby, Oregon 97013	Canby Office of Key Bank of Oregon 200 N.W. 2nd Canby, Oregon 97013	Nov. 7, 1986
Cascade Branch of Key Bank of Oregon 2540 Newberg Hwy. Woodburn, Oregon 97071	Cascade Office of Key Bank of Oregon 2540 Newberg Hwy. Woodburn, Oregon 97071	Nov. 7, 1986
Portland Office of Key Bank of Oregon 811 S.W. Front Avenue Portland, Oregon 97297	Front & Yamhill Office of Key Bank of Oregon 811 S.W. Front Avenue Portland, Oregon 97297	Nov. 7, 1986
Hubbard Branch of Key Bank of Oregon 3624 Pacific Hwy. 99E Hubbard, Oregon 97032	Hubbard Office of Key Bank of Oregon 3624 Pacific Hwy. 99E Hubbard, Oregon 97032	Nov. 7, 1986
North Salem Branch of Key Bank of Oregon 4871 Lancaster Drive N.E. Salem, Oregon 97303	North Salem Office of Key Bank of Oregon 4871 Lancaster Drive N.E. Salem, Oregon 97303	Nov. 7, 1986

CHANGE OF NAME — CHANGE OF LOCATION
CHANGE OF STATUS—Continued

From	*To*	*Effective Date*
St. Paul Branch of Key Bank of Oregon Second & Church Street St. Paul, Oregon 97137	St. Paul Office of Key Bank of Oregon Second & Church Street St. Paul, Oregon 97137	Nov. 7, 1986
Sherwood Branch of Key Bank of Oregon 1496 N. Sherwood Boulevard Sherwood, Oregon 97140	Sherwood Office of Key Bank of Oregon 1496 N. Sherwood Boulevard Sherwood, Oregon 97140	Nov. 7, 1986
Silverton Branch of Key Bank of Oregon 114 West Main Street Silverton, Oregon 97381	Silverton Office of Key Bank of Oregon 114 West Main Street Silverton, Oregon 97381	Nov. 7, 1986
Harrisburg Branch of Key Bank of Oregon 685 S. 3rd Harrisburg, Oregon 97446	South Harrisburg Office of Key Bank of Oregon 685 S. 3rd Harrisburg, Oregon 97446	Nov. 7, 1986
Stayton Branch of Key Bank of Oregon 848 N. First Street Stayton, Oregon 97383	Stayton Office of Key Bank of Oregon 848 N. First Street Stayton, Oregon 97383	Nov. 7, 1986
Tualatin Branch of Key Bank of Oregon 18650 S.W. Boones Ferry Road Tualatin, Oregon 97062	Tualatin Office of Key Bank of Oregon 18650 S.W. Boones Ferry Road Tualatin, Oregon 97062	Nov. 7, 1986
West Linn Branch of Key Bank of Oregon 5597 Hood Street West Linn, Oregon 97068	West Linn Office of Key Bank of Oregon 5597 Hood Street West Linn, Oregon 97068	Nov. 7, 1986
Hood River County Bank 408 Oak Street Hood River, Oregon 97031	Hood River Main Office of Key Bank of Oregon 408 Oak Street Hood River, Oregon 97031	Nov. 7, 1986

BANKS DISCONTINUING BUSINESS

(Via Merger, Conversion, Closure, or Change of Name)

Name and Location	*Disposition*	*Effective Date*
Canby Union Bank Canby	Converted to a branch of First Interstate Bank of Oregon, N.A.	Jan. 31, 1986
United Savings Bank, Mutual Salem	Converted from a mutual to a stock savings bank and changed its name to United Savings Bank.	Jun. 5, 1986
Beaver State Bank Beaverton	Merged with and into Key Bank of Oregon, and became its Central Beaverton Office.	Jun. 30, 1986
Columbia Community Bank Hermiston	Closed by Supervisor; FDIC appointed Receiver. Inland Empire Bank was the successor purchaser of deposit liabilities and certain assets. On October 6, 1986 bank became the Hermiston Plaza Branch of Key Bank of Oregon.	Oct. 3, 1986
Central Point State Bank Central Point	Changed its name to Crater Bank.	Oct. 6, 1986
Citizens Valley Bank Albany	Merged with and into Key Bank of Oregon, and became its Albany Office.	Nov. 7, 1986
Hood River County Bank Hood River	Merged with and into Key Bank of Oregon, and became its Hood River Main Office.	Nov. 7, 1986
Pacific Western Bank Portland	Merged with and into Key Bank of Oregon, and became its Head Office.	Nov. 7, 1986
Mount Hood Security Bank Gresham	Converted to a branch of Rainier Bank Oregon, N.A.	Dec. 15, 1986
Timber Community Bank Roseburg	Converted to a branch of First Interstate Bank of Oregon, N.A.	Dec. 19, 1986

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
Baker Boyer Bancorp	Walla Walla, WA	Bank of Commerce	Milton-Freewater
CG Bancorp	Cottage Grove	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
First Interstate Bancorp	Los Angeles	First Interstate Bank of Oregon, N.A.	Portland
Key Bancshares of Alaska, Inc.	Anchorage, AK	Key Bank of Oregon	Woodburn
Moore Financial Group, Inc.	Boise, Idaho	Oregon First Bank	Portland
Orbanco, Inc.	Portland	The Oregon Bank	Portland
Rainier Bancorporation	Seattle	Rainier Bank Oregon, N.A.	Portland
Security Bank Holding Company	Myrtle Point	Security Bank of Coos County	Myrtle Point
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		Bank of Corvallis	Corvallis
		Pacific State Bank	Lincoln City
		United States National Bank of Oregon	Portland
United Bancorp	Roseburg	Douglas National Bank	Roseburg
VRB Bancorp	Rogue River	Valley of the Rogue Bank	Rogue River
Valley Community Bancorp	McMinnville	Valley Community Bank	McMinnville
Valley National Bancorp	Forest Grove	Valley National Bank of Oregon	Forest Grove
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport
Western Security Financial Corp.	Salem	Western Security Bank	Salem
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Home Valley Bank	Cave Junction
Bank of Corvallis	Corvallis
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City
Pacific State Bank	Lincoln City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Newberg State Bank	Newberg
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1986

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS 1982	1983	1984	1985	1986	% of Change
INTEREST INCOME:						
Real estate loan income	$ 0	$ 0	$ 83,649	$ 92,088	$ 81,760	−11.22
Depository inst. loan income	0	0	0	0	0	0.00
Agriculture and farm loan income	0	0	3,423	2,912	4,755	63.29
Installment loan income	0	0	33,854	24,105	19,918	−17.37
Other individual loan income	0	0	25,013	21,135	13,005	−38.47
Credit cards and related plan income	0	0	1,125	15,468	9,910	−35.93
Commercial and all other loan income	354,471	300,594	179,212	162,075	120,497	−25.65
Lease financing receivables income	1,601	1,251	1,229	822	687	−16.42
Due from depository interest domestic	5,042	4,846	6,109	7,512	7,769	3.42
Due from depository interest foreign	0	0	0	0	0	0.00
Total securities interest and dividends	71,689	76,029	83,159	80,416	55,749	−30.67
Assets in trading accounts interest	0	0	174	535	521	−2.62
Fed funds sold and sec. purch. interest	25,831	20,044	19,672	15,367	13,498	−12.16
Total interest income	$458,634	$402,764	$436,619	$422,435	$328,069	−22.34
INTEREST EXPENSES:						
Time cert. 100,000 + interest	$ 94,303	$ 39,926	$ 34,765	$ 25,238	$ 18,569	−26.42
Other deposit interest	167,324	187,184	222,146	211,474	155,537	−26.45
Deposits in foreign offices interest	0	0	0	0	0	0.00
Fed funds purch. and sec. sold expense	25,751	9,474	12,379	7,554	3,491	−53.79
U.S. Tr. and other borrowings interest	5,320	1,299	2,850	2,652	1,263	−52.38
Mortgage and capitalized lease interest	0	2,665	1,682	1,310	689	−47.40
Subordinated notes and deb. interest	3,173	3,031	3,304	2,959	1,660	−43.90
Total interest expense	295,871	243,579	277,126	251,187	181,209	−27.86
Net interest income	$162,763	$159,185	$159,493	$171,248	$146,860	−14.24
Provision for loan and lease losses	38,081	33,473	20,454	20,654	18,061	−12.55
Provision for allocated transfer risk	0	0	0	0	0	0.00
NON-INTEREST INCOME:						
Income from fiduciary activities	$ 4,198	$ 4,992	$ 4,079	$ 4,615	$ 3,948	−14.45
Service charges on deposit accounts	20,649	23,208	24,541	25,543	20,080	−21.39
Trading gains (losses), fees fgn. exch.	0	0	93	140	106	−24.29
Other foreign transaction gains (losses)	0	0	3	19	7	−63.16
Gains (losses), fees trading accounts	0	0	483	967	906	−6.31
Other noninterest income	15,191	17,901	21,414	25,752	22,103	−14.17
Total noninterest income	$ 40,038	$ 46,101	$ 50,613	$ 57,036	$ 47,150	−17.33
NON-INTEREST EXPENSE:						
Salaries and employee benefits	$ 92,866	$ 90,292	$ 92,474	$ 93,246	$ 76,230	−18.25
Expense of premises and fixed assets	31,387	32,233	32,074	33,355	25,599	−23.25
Other noninterest expense	60,141	62,419	64,986	73,856	59,486	−19.46
Total noninterest expense	184,394	184,944	189,534	200,457	161,315	−19.53
Income (loss) before taxes and extr	−19,674	−13,131	118	7,173	14,634	104.02
Applicable income taxes	−9,246	−4,941	−867	4,416	9,095	105.96
Income (loss) before extr and adj	−10,428	−8,190	985	2,757	5,539	100.91
Extraordinary items and adj. gross	72	294	472	4,043	1,427	−64.70
Applicable income taxes	0	1	135	0	−280	100.00
Extraordinary items and adj. net	72	293	337	4,043	1,707	−57.78
Net income (loss)	$ −10,356	$ −7,897	$ 1,322	$ 6,800	$ 7,246	6.56
Cash dividends/net income	N/A	N/A	248.86	50.11	54.54	
Net income/capital	N/A	N/A	0.52	2.59	2.68	
Net income/assets	N/A	N/A	0.03	0.16	0.17	

Banks not included: United Savings Bank
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
The Hongkong and Shanghai Banking Corporation
The Royal Bank of Canada

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1986

ASSETS

	STATE BANKS	Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Arlington	Bank of Eastern Oregon	5,892	7,478	3,500	16,514	353	16,161	594	72
Astoria	Bank of Astoria	2,751	5,773	4,200	29,501	275	29,226	920	172
Aumsville	Santiam Valley Bank	1,282	815	1,820	6,658	110	6,548	361	108
Bend	Bank of the Cascades	4,329	6,434	350	19,451	197	19,254	1,000	24
Cave Junction	Home Valley Bank	1,179	3,806	1,000	4,734	56	4,678	393	0
Central Point	Crater Bank	1,914	1,513	1,400	7,812	179	7,633	758	547
Coos Bay	Security Bank	12,707	20,012	3,370	40,688	492	40,196	2,803	1,162
Coos Bay	Western Bank	33,204	81,081	37,510	153,380	2,102	151,278	8,541	3,680
Corvallis	Benton County Bank	1,474	3,647	2,000	10,854	99	10,755	613	218
Corvallis	Citizens Bank	3,267	13,998	8,000	37,908	390	37,518	2,100	695
Corvallis	Bank of Corvallis	409	2,593	3,500	10,552	109	10,443	935	0
Cottage Grove	The Cottage Grove Bank	685	2,540	1,150	5,233	51	5,182	500	302
Creswell	Community Bank of Creswell	2,407	4,895	400	9,105	93	9,012	492	7
Dallas	Bank of Willamette Valley	1,685	4,407	2,600	8,714	71	8,643	335	104
Dallas	Great Western Bank	1,526	727	350	1,191	35	1,156	197	0
Eugene	Pacific Continental Bank	3,049	4,658	3,500	17,974	272	17,702	827	9
Florence	Siuslaw Valley Bank	5,552	16,132	4,250	22,587	147	22,440	661	820
Florence	Oregon Pacific Banking Co.	1,631	8,426	825	11,570	119	11,451	843	310
Forest Grove	Farmers and Merchants Bank	1,887	32	500	7,898	160	7,738	463	413
Grants Pass	Family Bank of Commerce	1,515	3,538	1,375	10,775	187	10,588	791	130
Hermiston	Inland Empire Bank	5,501	30,501	7,200	53,320	766	52,554	2,060	1,511
Hillsboro	Tualatin Valley Bank	914	499	175	9,163	87	9,076	697	4
Joseph	Bank of Wallowa County	3,877	1,390	1,100	7,306	105	7,201	649	464
Junction City	Tri-County Banking Co.	1,335	1,559	1,395	7,471	87	7,384	952	177
Klamath Falls	South Valley State Bank	2,123	10,049	2,500	28,543	323	28,220	1,170	538
Lake Oswego	Lewis & Clark State Bank	1,691	0	4,000	18,417	0	18,417	506	1,687
Lincoln City	Pacific State Bank	1,405	10,782	6,600	9,945	81	9,864	769	0
Madras	Juniper Banking Company	1,679	3,166	2,000	7,329	102	7,227	596	156
Medford	Jefferson State Bank	13,849	502	1,300	16,778	274	16,504	876	476
Medford	Medford State Bank	5,179	525	1,000	7,330	176	7,154	1,004	277
Merlin	Colonial Banking Company	4,100	1,599	1,400	12,361	180	12,181	730	568
Milton-Freewater	Bank of Commerce	2,333	11,848	5,100	27,263	282	26,981	619	0
Myrtle Point	Bank of Myrtle Point	864	5,269	875	5,225	86	5,139	162	110
McMinnville	Valley Community Bank	1,756	1,328	1,600	9,429	410	9,019	827	192
Newberg	Newberg State Bank	1,978	1,706	2,000	6,588	65	6,523	797	73
Newport	The Bank of Newport	2,692	8,972	0	49,207	485	48,722	1,407	971
Newport	Yaquina Bay Bank	5,895	4,594	1,950	11,703	159	11,544	636	491
Portland	The Royal Bank of Canada	562	0	0	431,119	0	431,119	116	0
Portland	The Hongkong and Shanghai Banking Corp.	1,871	0	0	53,501	0	53,501	0	0
Portland	The Oregon Bank	123,424	111,257	10,000	630,633	8,526	622,107	18,244	18,265
Portland	Key Bank of Oregon	74,221	207,883	15,000	657,907	11,347	646,560	23,370	7,424
Portland	Oregon First Bank	28,844	40,733	9,195	187,077	2,357	184,720	5,989	764
Portland	The Bank of Tokyo, Ltd.	3,220	201	0	136,990	0	136,990	264	0
Portland	Canadian Imperial Bank of Commerce	1,727	49	0	74,444	0	74,444	470	3,026
Portland	The Bank of Nova Scotia	10,598	0	0	63,898	0	63,898	0	0
Portland	American State Bank	5,154	2,780	2,300	4,700	80	4,620	279	680
Prineville	The Prineville Bank	1,478	1,146	1,221	8,935	134	8,801	716	23
Reedsport	Pacific Security Bank	1,286	13,619	4,500	11,837	44	11,793	504	77
Rogue River	Valley of the Rogue Bank	13,650	6,942	2,700	30,309	448	29,861	1,437	176
Roseburg	South Umpqua State Bank	7,573	40,598	2,700	31,183	407	30,776	1,106	154
Salem	The Commercial Bank	20,561	67,098	2,000	93,267	895	92,372	3,556	886
Salem	Western Security Bank	20,154	9,101	1,325	88,738	828	87,910	4,535	1,040
Salem	United Savings Bank	11,007	14,661	17,938	171,512	538	170,974	1,864	1,740
Sandy	Clackamas County Bank	4,239	11,977	2,225	25,333	222	25,111	808	886
Springfield	Centennial Bank	8,975	12,998	730	41,025	656	40,369	1,090	1,630
The Dalles	Columbia River Banking Company	2,400	5,425	200	10,676	154	10,522	374	36
Woodburn	Woodburn State Bank	2,490	1,050	4,100	7,019	99	6,920	83	288
	Total--All State Chartered Banks	488,950	834,312	197,929	3,480,580	35,900	3,444,680	103,389	53,563

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
552	34,249	3.78	2,665	27,981	0	286	0	750	1,850	717	3,317
1,094	44,136	12.93	7,989	32,822	0	339	0	1,315	1,223	448	2,986
203	11,137	21.28	1,949	8,579	0	62	0	248	277	22	547
683	32,074	19.52	9,351	20,483	0	214	0	500	900	626	2,026
167	11,223	21.34	1,839	7,982	0	53	0	720	293	336	1,349
181	13,946	0.14	2,921	9,645	25	180	0	504	575	96	1,175
1,785	82,035	7.59	12,342	62,804	2,223	723	0	1,158	2,177	608	3,943
4,303	319,597	5.65	64,714	234,237	867	4,995	0	4,951	4,801	5,032	14,784
246	18,953	11.89	3,612	13,678	0	102	0	450	800	311	1,561
838	66,416	4.68	13,468	45,681	401	1,180	0	1,917	2,083	1,686	5,686
170	18,050	−38.38	3,377	11,664	0	118	0	1,000	1,600	291	2,891
171	10,530	−4.89	1,680	7,831	0	115	0	500	250	154	904
199	17,412	11.32	2,598	13,160	0	263	0	200	850	341	1,391
199	17,973	11.41	3,688	12,556	0	108	0	150	650	821	1,621
37	3,993	26.96	535	2,320	0	15	0	559	559	5	1,123
283	30,028	48.89	10,081	17,857	0	653	150	362	789	136	1,287
505	50,360	6.07	5,836	39,308	0	365	850	993	2,007	1,001	4,001
302	23,788	34.22	2,785	18,468	0	161	0	823	844	707	2,374
109	11,142	−22.50	1,173	9,363	0	71	0	206	1,863	−1,534	535
150	18,087	17.87	4,385	12,014	0	82	0	600	900	106	1,606
1,823	101,150	17.53	14,256	78,822	0	1,945	0	577	3,656	1,894	6,127
149	11,514	18.29	1,657	9,026	0	73	0	818	778	−838	758
150	14,831	−4.90	1,462	12,416	0	58	0	427	450	18	895
323	13,125	5.86	2,040	9,504	0	143	0	700	700	38	1,438
624	45,224	99.59	6,583	35,450	0	542	38	1,472	681	458	2,611
179	26,480	−19.60	3,504	22,293	0	584	0	352	1,508	−1,761	99
363	29,783	7.28	1,856	23,327	0	455	0	2,000	1,868	277	4,145
179	15,003	12.27	1,887	11,028	0	337	0	902	771	78	1,751
302	33,809	24.19	7,697	23,918	0	158	0	750	750	536	2,036
270	15,409	18.88	4,255	10,334	0	40	0	600	600	−420	780
1,178	21,756	10.04	4,359	15,546	0	97	0	750	675	329	1,754
728	47,609	4.97	5,393	37,265	0	501	0	300	2,700	1,450	4,450
202	12,621	11.87	1,220	10,511	0	104	200	349	309	−72	586
278	15,000	−8.20	1,706	12,601	0	198	0	155	993	−653	495
105	13,182	16.23	1,971	10,146	0	25	0	750	375	−85	1,040
830	63,594	8.36	8,103	50,955	0	464	0	900	2,437	735	4,072
260	25,370	21.02	4,398	19,371	0	203	0	666	605	127	1,398
2,973	434,770	−31.57	495	21,404	0	412,871	0	0	0	0	0
598	55,970	101.59	694	13,274	2,800	39,202	0	0	0	0	0
58,520	961,817	−8.14	198,965	626,144	28,443	52,483	4,500	5,355	49,472	−3,545	51,282
24,112	998,570	785.11	222,134	665,371	22,365	20,258	1,199	1,013	53,133	13,097	67,243
3,519	273,764	−.24	41,448	207,170	6,569	1,689	500	200	12,800	3,388	16,388
1,262,136	1,402,811	126.88	2,998	1,390,071	0	9,742	0	0	0	0	0
154,565	234,281	−47.47	223,804	0	4,500	5,977	0	0	0	0	0
413,141	487,637	77.63	10,097	475,195	0	2,345	0	0	0	0	0
113	15,926	18.98	6,994	6,851	0	405	0	400	600	676	1,676
305	13,690	−20.82	2,814	9,399	0	76	0	687	624	90	1,401
399	32,178	8.70	6,228	22,849	0	469	0	407	1,893	332	2,632
572	55,338	14.02	11,359	39,472	0	508	0	1,105	895	1,999	3,999
1,759	84,666	6.19	12,096	66,190	0	1,196	0	235	2,965	1,504	5,184
3,035	189,508	12.99	35,316	140,074	0	1,783	0	1,924	5,720	4,691	12,335
2,159	126,224	15.19	27,915	84,986	15	5,013	0	1,213	5,454	1,628	8,295
2,298	220,482	4.45	14,851	180,519	0	10,253	0	1,650	12,307	902	14,859
951	46,197	11.38	6,188	36,093	0	343	200	310	1,790	1,273	3,373
851	66,643	12.65	17,171	44,116	550	539	836	1,010	2,090	331	3,431
200	19,157	22.94	2,611	15,012	0	327	0	414	617	176	1,207
185	15,116	6.29	3,645	9,705	0	59	0	594	1,100	13	1,707
1,952,511	7,075,334	11.14	1,077,158	5,054,841	68,758	581,550	8,473	46,891	196,607	41,056	284,554

CONSOLIDATED REPORTS OF CONDITION OF

Compiled as of

All amounts expressed

ASSETS

	NATIONAL BANKS	Cash & Due From Banks 3 & 4	Securities 5 & 11	Federal Funds Sold 6	Loans & Leases Less Unearned Income 7	Loss Reserves 8	Net Loans & Leases 10	Bank Premises Furniture & Fixtures 12	Other Real Estate 13
Canby	First National Bank of Oregon	3,662	11,089	8,900	18,714	361	18,353	779	0
Forest Grove	Valley National Bank of Oregon	8,702	29,488	2,600	49,391	612	48,779	2,845	1,182
Gresham	Kainier Bank Oregon, N.A.	1,451	3,297	925	14,166	138	14,028	1,229	49
Newport	National Security Bank	4,961	27,439	1,850	37,086	526	36,560	949	375
Portland	The Bank of California, N.A.	155,896	0	0	138,331	0	138,331	0	0
Portland	First Interstate Bank of Oregon, N.A.	989,282	1,079,875	2,800	3,427,270	37,628	3,389,642	85,852	46,115
Portland	United States National Bank of Oregon	777,416	1,024,704	1,173,500	4,964,677	54,480	4,910,197	71,786	331
Roseburg	Douglas National Bank	7,369	16,927	5,460	31,740	344	31,396	2,430	1,747
Salem	Pioneer Trust Bank, N.A.	4,981	47,440	0	22,104	196	21,908	597	56
	Total—National Banks	1,953,720	2,240,259	1,196,035	8,703,479	94,285	8,609,194	166,467	49,855
	GROWTH ANALYSIS								
	Five Year Totals—All State Chartered Banks in Oregon 12-31-86	488,950	834,312	197,929	3,480,580	35,900	3,444,680	103,389	53,563
	12-31-85	452,810	869,658	259,628	3,504,675	33,805	3,470,870	108,860	61,705
	12-31-84	429,383	908,036	206,436	3,723,215	31,790	3,691,425	115,388	69,552
	12-31-83	476,244	952,315	191,779	4,326,252	33,902	4,292,350	126,019	50,615
	12-31-82	441,389	839,675	153,549	4,763,086	27,110	4,735,976	126,755	37,825
	Increase Between 12-31-85 & 12-31-86	36,140	−35,346	−61,699	−24,095	2,095	−26,190	−5,471	−8,142
	Percent of Change	7.98	−4.06	−23.76	−.69	6.20	−.75	−5.03	−13.20
	Five Year Totals—National Banks in Oregon 12-31-86	1,953,720	2,240,259	1,196,035	8,703,479	94,285	8,609,194	166,467	49,855
	12-31-85	1,416,915	2,021,069	859,357	8,431,069	85,761	8,345,308	167,523	77,589
	12-31-84	1,618,866	1,349,359	833,450	7,708,835	73,454	7,635,381	161,840	87,709
	12-31-83	1,080,525	1,516,639	469,288	6,545,880	60,610	6,485,270	183,349	78,636
	12-31-82	958,030	1,476,176	535,356	5,825,798	53,929	5,771,869	190,971	52,304
	Increase Between 12-31-85 & 12-31-86	536,805	219,190	336,678	272,410	8,524	263,886	−1,056	−27,734
	Percent of Change	37.89	10.85	39.18	3.23	9.94	3.16	−.63	−35.74
	Five Year Totals—All Banks in Oregon 12-31-86	2,442,670	3,074,571	1,393,964	12,184,059	130,185	12,053,874	269,856	103,418
	12-31-85	1,869,725	2,890,727	1,118,985	11,935,744	119,566	11,816,178	276,383	139,294
	12-31-84	2,048,249	2,257,395	1,039,886	11,432,050	105,244	11,326,806	277,228	157,261
	12-31-83	1,556,769	2,468,954	661,067	10,872,132	94,512	10,777,620	309,368	129,251
	12-31-82	1,399,419	2,315,851	688,905	10,588,884	81,039	10,507,845	317,726	90,129
	Increase Between 12-31-85 & 12-31-86	572,945	183,844	274,979	248,315	10,619	237,696	−6,527	−35,876
	Percent of Change	30.64	6.36	24.57	2.08	8.88	2.01	−2.36	−25.76

ALL NATIONAL BANKS IN OREGON

December 31, 1986

in thousands of dollars

			LIABILITIES								
Other Assets 14-17	Total Assets 18	% of Change Year to Date	Noninterest-Bearing Deposits 20 & 23	Interest-Bearing Deposits 21& 24	Federal Funds Purchased 25	Other Liabilities 26-29 & 31	Subordinated Notes & Debentures 30	Capital 33-35	Surplus 36	Undivided Profits 37 & 38	Total Capital 39
471	43,254	22.63	11,009	28,613	0	426	0	1,125	1,125	956	3,206
1,629	95,225	22.68	13,893	72,626	1,296	1,391	0	920	1,960	3,139	6,019
281	21,260	NEW	3,572	14,525	100	465	0	1,107	997	494	2,598
1,148	73,282	12.65	10,073	56,054	0	602	0	911	911	4,731	6,553
18,441	312,668	3.05	49,925	247,666	0	14,777	0	300	0	0	300
233,676	5,827,242	0.59	1,187,571	3,523,559	402,990	297,637	23,000	53,131	132,109	207,245	392,485
508,678	8,466,612	14.63	1,224,782	4,413,724	1,566,494	756,492	15,705	36,547	64,910	387,958	489,415
1,063	66,392	14.75	13,567	43,687	1,708	3,158	1,000	2,116	546	610	3,272
1,945	76,927	−1.70	9,921	55,858	500	1,622	0	1,075	2,425	5,526	9,026
787,332	14,982,862	8.31	2,524,313	8,456,312	1,973,088	1,076,570	39,705	97,232	204,983	610,659	912,874
1,962,511	7,075,334	11.14	1,077,158	5,054,841	68,758	581,550	8,473	46,891	196,607	41,056	284,554
1,142,855	6,366,386	−18.74	736,139	4,597,458	92,081	651,196	22,590	58,197	163,934	44,791	266,922
2,414,121	7,834,341	−14.37	728,605	5,912,828	137,228	766,333	32,105	62,344	159,671	35,227	257,242
3,060,151	9,149,473	−.01	760,921	6,861,774	102,605	1,116,176	39,366	67,159	154,981	46,491	268,631
2,815,385	9,150,554	−11.48	780,733	7,108,683	132,811	826,746	39,106	74,426	134,158	53,891	262,475
809,656	708,948		341,019	457,383	−23,323	−69,646	−14,117	−11,306	32,673	−3,735	17,632
70.85	11.14		46.33	9.95	−25.33	−10.70	−62.49	−19.43	19.93	−8.34	6.61
767,332	14,982,862	8.31	2,524,313	8,456,312	1,973,088	1,076,570	39,705	97,232	204,983	610,659	912,874
946,048	13,833,809	9.41	2,049,058	7,726,869	1,904,969	1,273,994	43,705	95,805	204,606	534,803	835,214
957,570	12,644,175	10.81	2,125,128	7,397,189	1,100,666	1,219,681	47,705	94,010	201,821	457,975	753,806
1,597,156	11,410,863	8.09	1,882,383	6,794,984	1,046,021	943,126	51,871	94,710	176,121	421,647	692,478
1,572,036	10,556,742	3.20	1,866,540	6,485,219	507,284	990,943	57,770	94,710	176,121	378,155	648,986
−178,716	1,149,053		475,255	729,443	68,119	−197,424	−4,000	1,427	377	75,856	77,660
−18.89	8.31		23.19	9.44	3.58	−15.50	−9.15	1.49	0.18	14.18	9.30
2,719,843	22,058,196	9.20	3,601,471	13,511,153	2,041,846	1,658,120	48,178	144,123	401,590	651,715	1,197,428
2,088,903	20,200,195	−1.36	2,785,197	12,324,327	1,997,050	1,925,190	66,295	154,002	368,540	579,594	1,102,136
3,371,691	20,478,516	−.40	2,853,733	13,310,017	1,237,894	1,986,014	79,810	156,354	361,492	493,202	1,011,048
4,657,307	20,560,336	4.33	2,643,304	13,656,758	1,148,626	2,059,302	91,237	161,869	331,102	468,138	961,109
4,387,421	19,707,296	−4.18	2,647,273	13,593,902	640,095	1,817,689	96,876	169,136	310,279	432,046	911,461
630,940	1,858,001		816,274	1,186,826	44,796	−267,070	−18,117	−9,879	33,050	72,121	95,292
30.20	9.20		29.31	9.63	2.24	−13.87	−27.33	−6.41	8.97	12.44	8.65

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
As of December 31, 1986

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, FIOR, N.A.	$ 29,521	5.12	32.93	$ 8,158	−3.42	36.72
Baker	Baker Branch, USNB	44,264	6.93	49.37	10,889	−42.78	49.01
Baker	Baker Branch, Western Bank	6,104	3.31	6.81	3,015	8.06	13.57
Halfway	Halfway Branch, USNB	9,760	−.87	10.89	155	−83.88	0.70
	Totals for Baker County	$ 89,649	5.18		$ 22,217	−28.86	
BENTON COUNTY							
Corvallis	Bank of Corvallis	$ 15,041	−43.21	6.09	$ 10,552	34.38	10.11
Corvallis	Benton County Bank	17,290	13.31	7.00	10,854	28.96	10.40
Corvallis	Citizens Bank	31,516	1.10	12.76	31,235	7.48	29.93
Corvallis	Circle Boulevard Office, Citizens Bank	5,162	−58.06	2.09	1,826	−50.97	1.75
Corvallis	University Office, Citizens Bank	13,243	52.72	5.36	4,846	42200.00	4.64
Corvallis	Corvallis Branch, FIOR, N.A.	63,128	19.40	25.55	18,209	7.59	17.45
Corvallis	Corvallis Branch, The Oregon Bank	6,335	−.23	2.56	3,531	−9.80	3.38
Corvallis	Corvallis Branch, USNB	54,815	21.61	22.19	18,830	98.90	18.04
Monroe	Monroe Branch, FIOR, N.A.	10,237	6.40	4.14	863	18.38	0.83
Philomath	Philomath Office, Citizens Bank	9,228	84.52	3.74	1	−99.94	0.00
Philomath	Philomath Branch, FIOR, N.A.	21,066	7.50	8.53	3,608	44.37	3.46
	Totals for Benton County	$ 247,061	6.30		$ 104,355	23.76	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 8,699	22.69	0.92	$ 5,520	−1.65	2.59
Canby	Canby Union Branch, FIOR, N.A.	26,703	NEW	2.81	7,632	NEW	3.58
Canby	First National Bank of Oregon	39,622	23.11	4.17	18,714	1.33	8.78
Canby	Canby Office, Key Bank of Oregon	14,813	6.58	1.56	8	NEW	0.00
Clackamas	Clackamas Branch, FIOR, N.A.	26,129	12.80	2.75	11,253	−1.71	5.28
Clackamas	Damascus Office, Key Bank of Oregon	7,042	NEW	0.74	1	NEW	0.00
Clackamas	Clackamas Branch, USNB	14,906	9.87	1.57	8	−99.22	0.00
Clackamas	Clackamas Town Center Branch, USNB	2,712	43.64	0.29	1	−97.67	0.00
Estacada	Estacada Office, Key Bank of Oregon	12,871	NEW	1.36	2,959	NEW	1.39
Estacada	Estacada Branch, USNB	6,783	15.20	0.71	356	−61.05	0.17
Gladstone	Gladstone Branch, FIOR, N.A.	5,198	15.94	0.55	0	−100.00	0.00
Gladstone	Gladstone Branch, USNB	22,185	−3.50	2.34	10,798	−57.57	5.07
Lake Grove	Lake Grove Branch, FIOR, N.A.	22,138	31.94	2.33	2,556	40.67	1.20
Lake Grove	Lake Grove Branch, USNB	31,888	12.71	3.36	10,043	12.19	4.71
Lake Oswego	Lake Oswego Branch, FIOR, N.A.	13,489	51.00	1.42	3,537	149.96	1.66
Lake Oswego	Lake Oswego Office, Key Bank of Oregon	11,770	NEW	1.24	2	NEW	0.00
Lake Oswego	Lewis & Clark State Bank	13,323	−1.36	1.40	18,417	−17.72	8.64
Lake Oswego	Downtown Lake Oswego Office, Lewis & Clark State Bank	5,739	−26.94	0.60		100.00	0.00
Lake Oswego	Mountain Park Plaza Branch, Oregon First Bank	8,098	−.96	0.85	951	38.83	0.45
Lake Oswego	Lake Grove Branch, The Oregon Bank	16,911	−2.03	1.78	2	−60.00	0.00
Lake Oswego	Lake Oswego Branch, The Oregon Bank	39,505	8.01	4.16	22,763	2.67	10.68
Lake Oswego	Kruse Way Branch, USNB	12,122	45.81	1.28	4	−63.63	0.00
Milwaukie	82nd & King Road Branch, FIOR, N.A.	11,668	7.75	1.23	1	NEW	0.00
Milwaukie	Milwaukie Office, Key Bank of Oregon	51,100	NEW	5.38	27,722	NEW	13.01
Milwaukie	Southgate Office, Key Bank of Oregon	18,712	NEW	1.97	2	NEW	0.00
Milwaukie	Willamette View Manor Office, Key Bank of Oregon	6,220	NEW	0.66	0	NEW	0.00
Milwaukie	Milwaukie Branch, Oregon First Bank	11,883	−14.27	1.25	5,845	−9.88	2.74
Milwaukie	Milwaukie Branch, The Oregon Bank	12,380	−4.19	1.30	8,413	0.59	3.95
Milwaukie	Rose Villa Branch, The Oregon Bank	9,558	−2.26	1.01		NEW	0.00
Milwaukie	Westwood Branch, USNB	21,343	−49.28	2.25	4	−99.58	0.00
Molalla	Molalla Branch, FIOR, N.A.	25,957	3.18	2.73	4,042	−36.91	1.90
Molalla	Molalla Branch, The Commercial Bank	14,638	7.50	1.54	4,660	2.86	2.19
Molalla	Molalla Branch, USNB	8,481	2.58	0.89	537	−48.90	0.25
Oak Grove	Oak Grove Branch, FIOR, N.A.	33,050	18.69	3.48	6,947	−1.26	3.26
Oak Grove	Oak Grove Office, Key Bank of Oregon	15,443	NEW	1.63	5	NEW	0.00
Oak Grove	Oak Grove Branch, USNB	21,563	5.89	2.27	393	−79.74	0.18

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY—Continued							
Oregon City	Beavercreek Road Branch, FIOR, N.A.	13,686	7.01	1.44	1,713	51.86	0.80
Oregon City	North Oregon City Branch, FIOR, N.A.	10,228	13.75	1.08	3,939	93800.00	1.85
Oregon City	Oregon City Branch (Main), FIOR, N.A.	59,807	86.21	6.30	8,258	14.55	3.88
Oregon City	Hilltop Office, Key Bank of Oregon	5,275	NEW	0.56	1	NEW	0.00
Oregon City	Oregon City Office, Key Bank of Oregon	8,308	NEW	0.88	0	NEW	0.00
Oregon City	Oregon City Branch, The Oregon Bank	9,883	−4.21	1.04	4	100.00	0.00
Oregon City	Hilltop Branch, USNB	17,151	9.27	1.81	5	−99.82	0.00
Oregon City	Oregon City Branch, USNB	54,066	−28.30	5.69	80	−99.05	0.04
Portland	Town Center Branch, FIOR, N.A.	6,699	5.23	0.71	1	0.00	0.00
Portland	King-Linwood Branch, USNB	16,067	14.91	1.69	6	−99.24	0.00
Portland	Clackamas Center Office, Lewis & Clark State Bank	6,735	−34.17	0.71		NEW	0.00
Sandy	Clackamas County Bank	28,583	9.28	3.01	19,811	8.27	9.30
Sandy	Sandy Branch, USNB	7,075	15.56	0.75	545	−57.84	0.26
Welches	Hoodland Office, Clackamas County Bank	4,999	7.55	0.53	2	NEW	0.00
Wemme	Wemme Branch, USNB	4,600	11.27	0.48	89	−74.71	0.04
West Linn	West Linn Branch, FIOR, N.A.	13,846	−.88	1.46	1,227	23.56	0.58
West Linn	West Linn Office, Key Bank of Oregon	5,327	24.69	0.56	0	NEW	0.00
West Linn	West Linn Branch, The Oregon Bank	6,681	−4.62	0.70	7	133.33	0.00
Wilsonville	Charbonneau Branch, FIOR, N.A.	6,120	18.44	0.64	337	99.40	0.16
Wilsonville	Wilsonville Branch, FIOR, N.A.	11,308	10.72	1.19	2,945	64.89	1.38
Wilsonville	Wilsonville Branch, The Oregon Bank	6,873	10.89	0.72		−100.00	0.00
Wilsonville	Wilsonville Branch, USNB	21,475	18.69	2.26	29	−96.68	0.01
	Totals for Clackamas County	$ 949,434	3.69		$ 213,095	−1.81	
CLATSOP COUNTY							
Astoria	Bank of Astoria	$ 19,416	16.94	9.85	$ 17,520	11.79	31.02
Astoria	Downtown Branch, Bank of Astoria	8,710	5.93	4.42	1	100.00	0.00
Astoria	Astoria Branch, FIOR, N.A.	43,223	9.11	21.93	5,671	−.45	10.04
Astoria	Astoria Branch, USNB	49,421	9.65	25.08	14,501	14.25	25.68
Cannon Beach	Cannon Beach Branch, USNB	7,969	11.75	4.04	1,643	18.11	2.91
Seaside	Seaside Branch, Bank of Astoria	12,685	11.84	6.44	11,980	11.29	21.21
Seaside	Seaside Branch, FIOR, N.A.	24,717	8.74	12.54	2,884	−6.42	5.11
Seaside	Seaside Branch, USNB	16,014	5.72	8.13	1,726	8.82	3.06
Warrenton	Warrenton Branch, USNB	14,905	23.37	7.56	548	−63.41	0.97
	Totals for Clatsop County	$ 197,060	10.74		$ 56,474	7.81	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, USNB	$ 9,798	−1.00	7.59	$ 546	−42.03	3.80
Clatskanie	Clatskanie Branch, Western Bank	13,274	1.68	10.28	1,422	−16.40	9.89
Rainier	Rainier Branch, The Oregon Bank	9,759	−2.18	7.56	57	−86.55	0.40
Rainier	Rainier Branch, USNB	4,789	9.46	3.71	181	−72.61	1.26
Scappoose	Scappoose Branch, Western Bank	9,508	10.22	7.36		−100.00	0.00
St. Helens	St. Helens Branch, FIOR, N.A.	13,510	9.98	10.46	2,611	11.96	18.16
St. Helens	South St. Helens Branch, USNB	9,366	23.20	7.25	47	−76.96	0.33
St. Helens	St. Helens Branch, USNB	31,441	−9.56	24.34	4,800	18.28	33.39
St. Helens	St. Helens Branch, Western Bank	15,374	−1.57	11.90	4,232	0.37	29.44
Vernonia	Vernonia Branch, Farmers and Merchants Bank	2,996	−14.78	2.32	480	−36.17	3.34
Vernonia	Vernonia Branch, USNB	9,353	14.54	7.24	1	−99.72	0.01
	Totals for Columbia County	$ 129,168	1.00		$ 14,377	−8.18	
COOS COUNTY							
Bandon	Bandon Branch, Security Bank	$ 11,416	16.84	3.51	$ 7,339	−9.96	5.83
Bandon	Bandon Branch, Western Bank	22,932	−.58	7.05	6,362	−3.66	5.05
Coos Bay	Coos Bay Branch, FIOR, N.A.	37,916	11.09	11.66	5,745	71.59	4.56
Coos Bay	Security Bank	2,618	27.76	0.80	1,199	−78.91	0.95
Coos Bay	Bunker Hill Branch, Security Bank	8,753	22.48	2.69	9,537	−4.59	7.57
Coos Bay	Coos Bay Branch, USNB	44,167	−5.49	13.58	14,482	15.39	11.50
Coos Bay	Western Bank	5,301	24.67	1.63	17,677	33.65	14.04
Coos Bay	Coos Bay Branch, Western Bank	23,806	15.07	7.32	32,320	−1.08	25.66
Coos Bay	Empire Branch, Western Bank	9,336	3.28	2.87		−100.00	0.00
Coos Bay	South Second Street Branch, Western Bank	0	0.00	0.00	0	0.00	0.00
Coquille	Coquille Branch, FIOR, N.A.	20,101	4.41	6.18	1,227	−1.99	0.97
Coquille	Coquille Branch, Security Bank	13,562	31.88	4.17	4,565	3.82	3.62
Coquille	Coquille Valley Branch, USNB	13,606	3.23	4.18	2,925	−1.77	2.32

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
COOS COUNTY—Continued							
Lakeside	Lakeside Branch, USNB	4,744	8.40	1.46	3	−94.44	0.00
Myrtle Point	Bank of Myrtle Point	11,731	12.49	3.61	5,225	4.06	4.15
Myrtle Point	Myrtle Point Branch, Security Bank	25,858	−1.72	7.95	7,292	−27.65	5.79
North Bend	North Bend Branch, FIOR, N.A.	24,678	11.76	7.59	2,574	16.36	2.04
North Bend	North Bend Branch, Security Bank	7,684	12.25	2.36	5,808	22.17	4.61
North Bend	Broadway-Newmark Branch, USNB	11,724	35.56	3.60	1	−99.72	0.00
North Bend	North Bend Branch, USNB	17,006	6.37	5.23	1,657	−2.24	1.32
North Bend	North Bend Branch, Western Bank	8,341	−1.67	2.56		−100.00	0.00
	Totals for Coos County	$ 325,280	7.44		$ 125,938	−.54	
CROOK COUNTY							
Prineville	Prineville Branch, FIOR, N.A.	$ 39,144	5.81	52.00	$ 23,267	28.76	71.79
Prineville	The Prineville Bank	9,793	−9.75	13.01	7,682	−12.40	23.70
Prineville	Prineville Branch, USNB	21,872	13.38	29.05	142	−97.94	0.44
Prineville	Prineville Branch, Western Bank	4,473	−15.87	5.94	1,318	−31.21	4.07
	Totals for Crook County	$ 75,282	3.90		$ 32,409	−9.12	
CURRY COUNTY							
Brookings	Brookings Branch, FIOR, N.A.	$ 14,438	22.55	12.99	$ 3,402	29.40	11.53
Brookings	Brookings Branch, USNB	34,582	10.64	31.12	9,036	107.48	30.63
Brookings	Brookings Branch, Western Bank	12,881	1.00	11.59	5,063	7.74	17.16
Gold Beach	Gold Beach Branch, FIOR, N.A.	21,482	23.03	19.33	1,353	5.29	4.59
Gold Beach	Gold Beach Branch, Western Bank	14,363	17.60	12.92	5,698	−9.33	19.31
Harbor	Brookings-Harbor Branch, Security Bank	5,255	NEW	4.73	4,948	NEW	16.77
Port Orford	Port Orford Branch, FIOR, N.A.	8,141	0.07	7.32	1	NEW	0.00
	Totals for Curry County	$ 111,142	11.45		$ 29,501	25.89	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 15,750	24.00	4.39	$ 13,673	25.41	8.52
Bend	South Country Branch, Bank of the Cascades	3,291	30.90	0.92	2,246	50.73	1.40
Bend	Bend Branch (Main), FIOR, N.A.	51,266	17.63	14.28	15,619	13.93	9.73
Bend	Bend River Branch, FIOR, N.A.	0	0.00	0.00	0	0.00	0.00
Bend	East Bend Branch, FIOR, N.A.	27,994	9.04	7.79	10,301	100.56	6.42
Bend	Bend Branch, The Oregon Bank	10,126	−1.14	2.82	2,714	20.67	1.69
Bend	Bend Branch, United Savings Bank	10,582	0.04	2.95	33	−67.32	0.02
Bend	Bend Branch, USNB	50,804	17.64	14.15	54,313	20.82	33.83
Bend	Deschutes Country Branch, USNB	13,749	1.78	3.83	237	−92.89	0.15
Bend	Northgate Branch, USNB	4,077	−50.39	1.14	133	−57.50	0.08
Bend	Third & Arthur Branch, USNB	6,442	12.85	1.79	449	−55.58	0.28
Bend	Bend Branch, Western Bank	16,659	−3.08	4.64	17,475	−8.36	10.88
Bend	Pilot Butte Branch, Western Bank	3,969	14.97	1.11	0	−100.00	0.00
Bend	South Bend Branch, Western Bank	5,412	17.75	1.51	0	−100.00	0.00
LaPine	LaPine Branch, The Prineville Bank	2,420	1.34	0.67	1,253	−18.89	0.78
LaPine	LaPine Branch, USNB	18,906	11.44	5.26	610	−83.14	0.38
Redmond	Redmond Branch, FIOR, N.A.	13,911	5.33	3.87	3,046	21.84	1.90
Redmond	Redmond Branch, United Savings Bank	18,182	−7.79	5.06	173	21.83	0.11
Redmond	Redmond Branch, USNB	54,358	4.51	15.14	30,141	75.13	18.77
Redmond	Redmond Branch, Western Bank	10,744	7.40	2.99	4,206	12.07	2.62
Sisters	Sisters Branch, Bank of the Cascades	4,386	8.48	1.22	1,142	54.11	0.71
Sisters	Sisters Branch, USNB	9,696	15.52	2.70	395	−81.00	0.25
Sunriver	Sunriver Branch, Bank of the Cascades	6,407	15.06	1.78	2,390	66.55	1.49
	Totals for Deschutes County	$ 359,131	7.70		$ 160,549	18.65	
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 21,746	1.95	4.57	$ 5,229	−2.53	2.89
Drain	Drain Branch, Douglas National Bank	3,951	−2.94	0.83	266	−27.32	0.15
Drain	Drain Branch, USNB	21,896	7.93	4.60	23	−99.04	0.01
Glendale	Glendale Branch, South Umpqua State Bank	6,127	4.82	1.29		−100.00	0.00
Glide	Glide Branch, Douglas National Bank	3,356	23.42	0.71	89	−11.00	0.05
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	11,897	3.74	2.50	2,770	−32.55	1.53
Myrtle Creek	Myrtle Creek Branch, USNB	17,189	−1.00	3.61	57	−94.95	0.03

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
DOUGLAS COUNTY—Continued							
Oakland	Oakland Branch, FIOR, N.A.	8,142	10.74	1.71	1	0.00	0.00
Reedsport	Pacific Security Bank	29,077	9.41	6.11	11,837	18.96	6.55
Reedsport	Reedsport Branch, The Oregon Bank	20,038	−3.18	4.21	4,175	−14.90	2.31
Riddle	Riddle Branch, FIOR, N.A.	9,198	30.02	1.93	878	53.49	0.49
Roseburg	Douglas National Bank	29,796	18.15	6.26	30,394	−7.32	16.81
Roseburg	Riverside Branch, Douglas National Bank	6,775	−1.25	1.42	266	−23.78	0.15
Roseburg	Roseburg Branch, FIOR, N.A.	89,356	37.71	18.79	39,758	160.74	21.99
Roseburg	Timber Branch, FIOR, N.A.	37,133	NEW	7.81	16,514	NEW	9.13
Roseburg	South Umpqua State Bank	28,978	8.62	6.09	23,184	14.01	12.82
Roseburg	Valley Mall Branch, South Umpqua State Bank	2,839	118.04	0.60		NEW	0.00
Roseburg	Garden Valley Branch, USNB	16,411	8.69	3.45	6	−98.19	0.00
Roseburg	Roseburg Branch, USNB	72,368	7.91	15.21	40,765	22.77	22.54
Sutherlin	Sutherlin Branch, Douglas National Bank	4,815	−1.81	1.01	242	−30.65	0.13
Sutherlin	Sutherlin Branch, FIOR, N.A.	19,320	10.10	4.06	3,888	10.42	2.15
Sutherlin	Sutherlin Branch, South Umpqua State Bank	6,699	−1.07	1.41		−100.00	0.00
Winston	Winston Branch, Douglas National Bank	8,561	10.73	1.80	483	−32.35	0.27
	Totals for Douglas County	$ 475,668	10.54		$ 180,825	18.27	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 7,409	3.20	42.27	$ 4,546	−14.12	80.25
Condon	Condon Branch, FIOR, N.A.	10,120	−2.27	57.73	1,119	−12.23	19.75
	Totals for Gilliam County	$ 17,529	−.03		$ 5,665	−13.76	
GRANT COUNTY							
John Day	John Day Branch, FIOR, N.A.	$ 22,490	−5.07	45.34	$ 3,151	−1.83	53.61
John Day	Grant County Branch, USNB	21,210	3.51	42.76	2,726	−32.23	46.38
Prairie City	Prairie City Branch, FIOR, N.A.	5,900	−1.00	11.90	1	0.00	0.02
	Totals for Grant County	$ 49,600	−1.08		$ 5,878	−18.74	
HARNEY COUNTY							
Burns	Burns Branch, FIOR, N.A.	$ 12,138	16.19	21.02	$ 3,382	8.81	35.29
Burns	Harney County Branch, USNB	45,608	0.39	78.98	6,201	−1.41	64.71
	Totals for Harney County	$ 57,746	3.35		$ 9,583	1.96	
HOOD RIVER COUNTY							
Hood River	Hood River Branch, FIOR, N.A.	$ 41,991	6 20	46.37	$ 6,688	55.21	34.50
Hood River	Hood River Main Office, Key Bank of Oregon	10,909	NEW	12.05	4,542	NEW	23.43
Hood River	Hood River Branch, USNB	26,226	16.30	28.96	6,995	47.51	36.09
Hood River	Hood River Heights Branch, USNB	11,421	11.81	12.61	1,158	−62.62	5.97
	Totals for Hood River County	$ 90,547	9.15		$ 19,383	−.71	
JACKSON COUNTY							
Ashland	Ashland Branch, FIOR, N.A.	$ 41,516	13.07	6.68	$ 5,133	19.31	2.21
Ashland	Ashland Branch, USNB	26,132	20.70	4.21	1,203	−51.99	0.52
Ashland	Ashland Branch, Valley of the Rogue Bank	7,164	2.16	1.15	5,623	6.39	2.42
Ashland	Ashland Branch, Western Bank	7,620	90.26	1.23	1,884	0.48	0.81
Central Point	Crater Bank	9,488	−11.10	1.53	7,812	−29.68	3.37
Central Point	Central Point Branch, FIOR, N.A.	27,740	11.54	4.46	4,617	6.13	1.99
Central Point	Central Point Branch, USNB	18,936	2.70	3.05	3,455	−28.76	1.49
Eagle Point	Eagle Point Branch, Western Bank	5,350	10.05	0.86	837	16.08	0.36
Gold Hill	Gold Hill Branch, Western Bank	4,293	14.20	0.69	0	−100 00	0.00
Jacksonville	Jacksonville Branch, Crater Bank	2,170	10.77	0.35		100.00	0.00
Jacksonville	Jacksonville Branch, USNB	15,733	12.11	2.53	77	−90.29	0.03
Medford	Rogue Valley Mall Branch, Crater Bank	908	NEW	0.15		NEW	0.00
Medford	Medford Main Branch, FIOR, N.A.	77,874	3.28	12.53	36,853	9.57	15.89
Medford	So. Riverside Branch, FIOR, N.A.	14,195	15.86	2.28	1,561	24.48	0.67
Medford	West Medford Branch, FIOR, N.A.	13,056	13.77	2.10	836	70.26	0.36
Medford	Jefferson State Bank	27,621	26.22	4.45	16,548	17.41	7.14
Medford	Stewart Avenue Branch, Jefferson State Bank	3,994	14.27	0.64	230	36.09	0.10
Medford	Medford State Bank	14,589	20.11	2.35	7,330	−1.15	3.16
Medford	Downtown Branch, The Oregon Bank	10,383	−8.56	1.67	1	−50.00	0.00
Medford	East Medford Branch, The Oregon Bank	15,195	3.63	2.45	1	0.00	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
JACKSON COUNTY—Continued							
Medford	Rogue Valley Branch, The Oregon Bank	16,943	−.50	2.73	8,411	−20.38	3.63
Medford	Medford Main Branch, USNB	118,445	12.62	19.06	85,904	18.09	37.05
Medford	North Medford Branch, USNB	17,175	10.75	2.76	789	−72.28	0.34
Medford	Rogue Valley Manor Branch, USNB	5,629	61.24	0.91	7	NEW	0.00
Medford	South Medford Branch, USNB	13,764	3.78	2.22	567	−74.95	0.24
Medford	Crater Branch, Western Bank	17,079	15.60	2.75	20,440	1.83	8.81
Medford	Downtown Medford Branch, Western Bank	11,136	−1.32	1.79		−100.00	0.00
Phoenix	Phoenix Branch, FIOR, N.A.	16,349	13.17	2.63	1,083	26.37	0.47
Phoenix	Phoenix Branch, Valley of the Rogue Bank	4,282	23.47	0.69	4,754	35.48	2.05
Rogue River	Rogue River Branch, Colonial Banking Company	4,518	2.89	0.73	2	−91.66	0.00
Rogue River	Valley of the Rogue Bank	21,689	16.75	3.49	8,919	10.02	3.85
Shady Cove	Shady Cove Branch, Western Bank	5,927	4.69	0.95	974	6.79	0.42
Talent	Talent Branch, Valley of the Rogue Bank	2,820	1.76	0.45	2,619	0.96	1.13
White City	White City Branch, FIOR, N.A.	21,676	18.57	3.49	3,411	41.59	1.47
	Totals for Jackson County	$ 621,389	10.68		$ 231,881	5.51	
JEFFERSON COUNTY							
Madras	Madras Branch, FIOR, N.A.	$ 15,918	15.22	23.36	$ 2,000	−52.74	20.60
Madras	Juniper Banking Company	12,915	13.97	18.95	7,329	−2.05	75.48
Madras	Madras Branch, USNB	39,316	16.67	57.69	381	−95.30	3.92
	Totals for Jefferson County	$ 68,149	15.81		$ 9,710	−51.05	
JOSEPHINE COUNTY							
Cave Junction	Home Valley Bank	$ 9,821	24.77	3.30	$ 4,734	11.51	5.50
Cave Junction	Illinois Valley Branch, Western Bank	10,494	7.38	3.52	4,018	51.16	4.67
Grants Pass	South Grants Pass Branch, Colonial Banking Company	3,683	15.38	1.24	24	100.00	0.03
Grants Pass	Family Bank of Commerce	16,399	17.69	5.50	10,775	4.92	12.53
Grants Pass	Grants Pass Branch, FIOR, N.A.	80,394	38.17	26.98	14,716	−11.57	17.11
Grants Pass	South Grants Pass Branch, FIOR, N.A.	14,955	12.81	5.02	810	3.97	0.94
Grants Pass	Beacon Hill Branch, The Oregon Bank	6,817	8.29	2.29	1	−50.00	0.00
Grants Pass	Grants Pass Main Branch, The Oregon Bank	56,946	−3.50	19.11	8,121	−5.81	9.44
Grants Pass	Redwood Branch, The Oregon Bank	4,854	0.10	1.63	1	0.00	0.00
Grants Pass	Grants Pass Branch, USNB	62,066	16.56	20.83	21,321	2.69	24.79
Grants Pass	South Grants Pass Branch, USNB	4,940	13.30	1.66	760	1.06	0.88
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	14,876	17.14	4.99	8,394	−2.09	9.76
Merlin	Colonial Banking Company	11,704	12.45	3.93	12,335	2.50	14.34
	Totals for Josephine County	$ 297,949	15.89		$ 86,010	0.78	
KLAMATH COUNTY							
Klamath Falls	Klamath Falls Branch, FIOR, N.A.	$ 54,117	14.79	21.06	$ 18,168	−24.02	16.24
Klamath Falls	North Klamath Falls Branch, FIOR, N.A.	0	0.00	0.00	0	0.00	0.00
Klamath Falls	So. Sixth Street Branch, FIOR, N.A.	29,351	0.13	11.42	3,645	14.83	3.26
Klamath Falls	South Valley State Bank	23,236	42.79	9.04	21,203	44.56	18.95
Klamath Falls	Main Street Branch, South Valley State Bank	18,797	336.42	7.31	7,340	412.21	6.56
Klamath Falls	Klamath Falls Branch, USNB	54,107	1.83	21.05	45,869	−16.10	41.00
Klamath Falls	Shasta Way Branch, USNB	14,237	1.41	5.54	251	−78.52	0.22
Klamath Falls	Town & Country Branch, USNB	19,210	−9.82	7.47	784	−71.76	0.70
Klamath Falls	Klamath Falls Branch, Western Bank	15,505	−3.46	6.03	9,293	−10.52	8.31
Klamath Falls	Shasta Plaza Branch, Western Bank	6,976	7.29	2.71		−100.00	0.00
Merrill	Merrill Branch, FIOR, N.A.	21,462	6.79	8.35	5,316	−11.53	4.75
	Totals for Klamath County	$ 256,998	12.63		$ 111,869	−5.36	
LAKE COUNTY							
Lakeview	Lakeview Branch, FIOR, N.A.	33,566	1.29	64.84	$ 6,883	5.61	65.95
Lakeview	Lakeview Branch, USNB	18,203	−.44	35.16	3,554	−25.83	34.05
	Totals for Lake County	$ 51,769	−3.14		$ 10,437	−10.46	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
LANE COUNTY							
Coburg	Coburg Office, Key Bank of Oregon	$ 3,323	NEW	0.29	$	NEW	0.00
Cottage Grove	Cottage Grove Branch, FIOR, N.A.	30,991	6.62	2.74	3,288	0.24	0.62
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	5,641	28.43	0.50	13,505	45.01	2.54
Cottage Grove	The Cottage Grove Bank	9,511	−5.21	0.84	5,233	−10.66	0.98
Cottage Grove	Cottage Grove Branch, USNB	15,890	6.65	1.41	2,501	12.75	0.47
Creswell	Community Bank of Creswell	15,758	11.83	1.39	9,105	17.10	1.71
Eugene	Valley River Branch, Centennial Bank	10,291	45.43	0.91	7,230	42.80	1.36
Eugene	West 11th Branch, Centennial Bank	20,062	6.18	1.77	14,279	1.57	2.68
Eugene	18th & Oak Branch, FIOR, N.A.	26,360	13.90	2.33	5,095	24.05	0.96
Eugene	29th & Portland Branch, FIOR, N.A.	9,855	19.68	0.87	3	50.00	0.00
Eugene	Beltline & Barger Branch, FIOR, N.A.	9,684	31.73	0.86	837	72.93	0.16
Eugene	Cal Young Branch, FIOR, N.A.	18,798	16.12	1.66	2,069	32.45	0.39
Eugene	Coburg Road Branch, FIOR, N.A.	24,380	16.88	2.16	3,144	4.31	0.59
Eugene	Eugene Main Branch, FIOR, N.A.	142,492	33.24	12.60	148,768	15.93	27.96
Eugene	River Road Branch, FIOR, N.A.	26,424	12.98	2.34	3,208	66.21	0.60
Eugene	University Branch, FIOR, N.A.	16,562	6.02	1.46	4,316	17.12	0.81
Eugene	Valley River Center, FIOR, N.A.	8,754	−1.15	0.77	93	9200.00	0.02
Eugene	West Eugene Branch, FIOR, N.A.	38,554	18.15	3.41	6,784	2.19	1.27
Eugene	18th & Chambers Office, Key Bank of Oregon	9,678	NEW	0.86	1	NEW	0.00
Eugene	30th & Hilyard Office, Key Bank of Oregon	5,534	NEW	0.49	1	NEW	0.00
Eugene	Coburg Road Office, Key Bank of Oregon	6,434	NEW	0.57	1	NEW	0.00
Eugene	Emerald Branch, Pacific Western Bank	10,989	NEW	0.97	1	NEW	0.00
Eugene	Eugene Main Office, Key Bank of Oregon	31,748	NEW	2.81	25,474	NEW	4.79
Eugene	River Road Office, Key Bank of Oregon	7,039	NEW	0.62	1	NEW	0.00
Eugene	Eugene Branch, Oregon First Bank	13,186	−12.02	1.17	2,426	12.88	0.46
Eugene	Pacific Continental Bank	27,938	52.59	2.47	17,974	23.74	3.38
Eugene	10th & Lincoln Branch, The Oregon Bank	17,957	−13.56	1.59	10,434	10.27	1.96
Eugene	29th & Willamette Branch, The Oregon Bank	5,634	3.24	0.50	18	1700.00	0.00
Eugene	17th & Oak Branch, USNB	18,708	−2.21	1.65	744	−86.65	0.14
Eugene	29th & Willamette Branch, USNB	20,662	11.66	1.83	289	−50.42	0.05
Eugene	7th & Chambers Branch, USNB	21,523	25.33	1.90	427	−91.30	0.08
Eugene	Bethel-Danebo Branch, USNB	8,593	8.51	0.76	142	−76.94	0.03
Eugene	Eugene Main Branch, USNB	95,976	37.63	8.49	153,021	21.70	28.75
Eugene	Oakway-Coburg Branch, USNB	30,989	21.27	2.74	562	−84.81	0.11
Eugene	Oregon Campus Branch, USNB	13,068	10.02	1.16	373	−49.11	0.07
Eugene	River Road Branch, USNB	16,583	4.52	1.47	170	−73.27	0.03
Eugene	Santa Clara Branch, USNB	11,388	10.32	1.01	877	−42.82	0.16
Florence	Oregon Pacific Banking Co.	21,253	37.61	1.88	11,570	23.92	2.17
Florence	Siuslaw Valley Bank	25,798	6.43	2.28	7,184	48.61	1.35
Florence	Florence Branch, Western Bank	10,528	0.00	0.93	2,124	−12.98	0.40
Junction City	Junction City Branch, FIOR, N.A.	11,292	15.34	1.00	4,555	−5.92	0.86
Junction City	Tri-County Banking Co.	8,266	8.54	0.73	7,471	10.89	1.40
Junction City	Junction City Branch, USNB	22,663	13.47	2.00	7,176	−1.85	1.35
Mapleton	Mapleton Office, Siuslaw Valley Bank	5,101	−6.24	0.45	287	8.30	0.05
Oakridge	Oakridge Branch, FIOR, N.A.	15,993	8.13	1.41	2,951	−7.60	0.55
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	8,604	−.37	0.76	1,611	22.97	0.30
Springfield	Centennial Bank	30,934	33.41	2.74	19,516	−7.37	3.67
Springfield	Mohawk-Centennial Branch, FIOR, N.A.	29,923	40.04	2.65	2,678	18.91	0.50
Springfield	Springfield Main Branch, FIOR, N.A.	32,748	19.54	2.90	2,445	4.84	0.46
Springfield	Springfield Office, Key Bank of Oregon	21,144	NEW	1.87	4,111	NEW	0.77
Springfield	Thurston Village Office, Key Bank of Oregon	5,394	NEW	0.48	2	NEW	0.00
Springfield	Mohawk-Northgate Branch, USNB	17,926	12.84	1.59	1,049	−59.73	0.20
Springfield	Springfield Branch, USNB	36,840	−2.56	3.26	14,613	−23.36	2.75
Veneta	West Lane Office, Key Bank of Oregon	16,223	NEW	1.43	426	NEW	0.08
Veneta	Applegate Branch, Tri-County Banking Co.	3,278	0.73	0.29	0	0.00	0.00
	Totals for Lane County	$ 1,130,865	15.02		$ 532,163	12.76	
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Pacific State Bank	$ 3,960	117.70	1.50	$ 481	9.56	0.39
Depoe Bay	Depoe Bay Branch, The Oregon Bank	3,763	−16.11	1.42		NEW	0.00
Lincoln City	Lincoln City Branch, FIOR, N.A.	24,885	10.09	9.42	2,814	7.60	2.31
Lincoln City	Pacific State Bank	21,223	40.03	8.04	9,464	−1.72	7.77
Lincoln City	Lincoln City Branch, The Oregon Bank	15,081	−4.46	5.71	6,625	−17.82	5.44
Lincoln City	Oceanlake Branch, The Oregon Bank	15,604	−3.98	5.91	8	−84.90	0.01

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
LINCOLN COUNTY—Continued							
Newport	National Security Bank	35,300	15.01	13.37	25,386	41.04	20.83
Newport	The Bank of Newport	39,177	9.98	14.83	43,839	24.80	35.97
Newport	Newport North Branch, The Bank of Newport	5,376	−4.34	2.04	31	1450.00	0.03
Newport	Yaquina Bay Bank	23,769	21.82	9.00	11,703	27.88	9.60
Siletz	Siletz Branch, National Security Bank	4,405	20.65	1.67	1,346	−.22	1.10
Toledo	Toledo Branch, National Security Bank	21,739	11.17	8.23	9,755	5.15	8.00
Toledo	Toledo Branch, USNB	15,003	13.23	5.68	2,298	−53.99	1.89
Waldport	Waldport Branch, FIOR, N.A.	15,645	12.09	5.92	2,190	−.94	1.80
Waldport	South Lincoln Branch, The Bank of Newport	14,505	0.59	5.49	5,337	21.90	4.38
Yachats	Yachats Branch, National Security Bank	4,683	19.46	1.77	599	69.68	0.49
	Totals for Lincoln County	$ 264,118	8.91		$ 121,876	14.32	
LINN COUNTY							
Albany	Albany Main Branch, FIOR, N.A.	$ 34,808	19.45	9.42	$ 20,627	68.41	19.78
Albany	Waverly Branch, FIOR, N.A.	16,802	13.59	4.55	2,933	24.12	2.81
Albany	Albany Office, Key Bank of Oregon	38,168	NEW	10.33	31,910	NEW	30.60
Albany	East Albany Office, Key Bank of Oregon	5,831	NEW	1.58	1	NEW	0.00
Albany	South Albany Office, Key Bank of Oregon	5,848	NEW	1.58	3	NEW	0.00
Albany	Albany Community Branch, USNB	44,287	18.91	11.98	10,709	−43.05	10.27
Albany	Santiam-Albany Branch, USNB	14,704	16.79	3.98	417	−62.22	0.40
Albany	Albany Office, Western Security Bank	8,337	−8.65	2.26	6,004	−15.40	5.76
Brownsville	Brownsville Office, Key Bank of Oregon	6,577	NEW	1.78	1	NEW	0.00
Halsey	Halsey Office, Key Bank of Oregon	5,842	NEW	1.58	7,961	NEW	7.64
Harrisburg	Harrisburg Office, Key Bank of Oregon	25,883	NEW	7.00	4,904	NEW	4.70
Lebanon	Lebanon Branch, FIOR, N.A.	48,154	9.41	13.03	8,542	27.58	8.19
Lebanon	Lebanon Office, Key Bank of Oregon	27,310	NEW	7.39	2	NEW	0.00
Lebanon	Lebanon-Southgate Branch, USNB	16,732	5.07	4.53	583	−58.79	0.56
Lebanon	Lebanon Office, Western Security Bank	2,346	20.12	0.63	622	−18.58	0.60
Lyons	Santiam Valley Office, Western Security Bank	4,608	12.88	1.25	751	−10.16	0.72
Scio	Scio Branch, FIOR, N.A.	11,111	0.10	3.01	1,474	−13.14	1.41
Shedd	Shedd Office, Key Bank of Oregon	3,231	NEW	0.87	1	NEW	0.00
Sweet Home	Sweet Home Branch, FIOR, N.A.	27,017	4.11	7.31	2,565	2.47	2.46
Sweet Home	Sweet Home Office, Key Bank of Oregon	15,586	NEW	4.22	2,258	NEW	2.17
Sweet Home	Sweet Home Branch, USNB	6,413	3.88	1.74	2,001	−17.07	1.92
	Totals for Linn County	$ 369,595	8.30		$ 104,269	−13.32	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR, N.A.	$ 19,952	−1.25	12.71	$ 5,944	24.82	13.56
Nyssa	Nyssa Branch, USNB	14,367	6.06	9.15	250	−96.75	0.57
Ontario	Ontario Branch, FIOR, N.A.	37,955	14.79	24.18	6,293	43.90	14.36
Ontario	Ontario Branch, USNB	39,504	−.32	25.16	23,739	53.77	54.16
Ontario	West Park Plaza Branch, USNB	9,612	6.06	6.12	1,663	−37.99	3.79
Ontario	Treasure Valley Branch, Western Bank	6,896	17.81	4.39	4,424	−.74	10.09
Vale	Vale Branch, USNB	28,704	−.57	18.28	1,519	−86.53	3.47
	Totals for Malheur County	$ 156,990	4.49		$ 43,832	−13.54	
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 7,941	20.33	0.58	$ 6,012	7.29	0.95
Brooks	Brooks Office, Key Bank of Oregon	5,004	18.80	0.37	1	NEW	0.00
Hubbard	Hubbard Office, Key Bank of Oregon	11,441	26.35	0.84		NEW	0.00
Jefferson	Jefferson Office, Key Bank of Oregon	6,455	NEW	0.47	3,416	NEW	0.54
Mill City	Mill City Office, Santiam Valley Bank	2,587	29.67	0.19	646	39.82	0.10
Mill City	Mill City Branch, USNB	20,650	20.28	1.51	4,852	−4.28	0.77
Mt. Angel	Mt. Angel Branch, FIOR, N.A.	13,558	9.74	0.99	4,530	33.82	0.72
Mt. Angel	Mt. Angel Branch, USNB	25,838	7.64	1.90	147	−81.98	0.02
Salem	Candalaria Branch, FIOR, N.A.	18,938	5.89	1.39	13,366	125.70	2.11
Salem	Capitol Center Branch, FIOR, N.A.	16,849	11.19	1.24	2,355	12.24	0.37
Salem	East Salem Branch, FIOR, N.A.	22,946	10.90	1.68	5,053	31.72	0.80
Salem	Keizer Branch, FIOR, N.A.	23,976	13.19	1.76	2,948	15.78	0.47
Salem	Lancaster-Silverton Branch, FIOR, N.A.	17,078	15.19	1.25	2,387	26.36	0.38
Salem	Liberty & Skyline Road Branch, FIOR, N.A.	7,165	12.37	0.53	2,226	5.89	0.35

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MARION COUNTY—Continued							
Salem	Salem Main Branch, FIOR, N.A.	82,056	16.95	6.02	34,632	1.40	5.47
Salem	Lancaster & Market Office, Key Bank of Oregon	2,051	NEW	0.15	1	NEW	0.00
Salem	North Salem Office, Key Bank of Oregon	4,347	−.41	0.32	1	−99.99	0.00
Salem	Salem Branch, Oregon First Bank	21,055	5.58	1.54	18,588	8.58	2.94
Salem	Pioneer Trust Bank, N.A.	58,587	2.15	4.30	18,322	11.14	2.89
Salem	Medical Center Branch, Pioneer Trust Bank, N.A.	7,192	9.76	0.53	3,782	13.33	0.60
Salem	The Commercial Bank	66,843	25.23	4.90	74,114	7.89	11.70
Salem	East Motor Branch, The Commercial Bank	13,875	11.08	1.02	1,171	6.35	0.18
Salem	Keizer Branch, The Commercial Bank	10,467	16.97	0.77	2,027	53.79	0.32
Salem	Silverlan Plaza Branch, The Commercial Bank	5,386	2.90	0.40	998	−5.67	0.16
Salem	South Salem Branch, The Commercial Bank	13,378	9.72	0.98	126	−49.80	0.02
Salem	25th & Mission Street Branch, The Oregon Bank	4,300	35.17	0.32		NEW	0.00
Salem	Center Street Branch, The Oregon Bank	4,914	−10.58	0.36	3	200.00	0.00
Salem	Salem Main Branch, The Oregon Bank	18,423	19.73	1.35	9,003	20.97	1.42
Salem	United Savings Bank	87,494	11.53	6.42	171,173	13.72	27.03
Salem	Keizer Branch, United Savings Bank	15,714	−7.36	1.15	49	44.11	0.01
Salem	Lancaster Mall Branch, United Savings Bank	17,055	−1.86	1.25	29	−19.44	0.00
Salem	South Salem Branch, United Savings Bank	15,921	−2.76	1.17	17	−26.08	0.00
Salem	Center & Lancaster Branch, USNB	39,531	12.66	2.90	8,560	0.54	1.35
Salem	Keizer Branch, USNB	23,360	12.81	1.71	574	−69.85	0.09
Salem	Ladd & Bush Branch, USNB	152,174	31.37	11.16	71,098	−6.69	11.23
Salem	North Salem Branch, USNB	31,567	7.19	2.32	454	−81.65	0.07
Salem	Silverton-Lancaster Branch, USNB	10,704	12.91	0.79	1,428	−44.75	0.23
Salem	Sunnyslope Branch, USNB	18,089	0.98	1.33	783	−73.55	0.12
Salem	University Branch, USNB	30,759	9.93	2.26	2,787	−9.36	0.44
Salem	Western Security Bank	30,126	42.68	2.21	55,264	47.60	8.73
Salem	Battle Creek Office, Western Security Bank	3,327	8.19	0.24	1	−50.00	0.00
Salem	Broadway Branch, Western Security Bank	14,408	18.09	1.06	6,338	0.49	1.00
Salem	Candalaria Branch, Western Security Bank	24,729	2.75	1.81	6,749	−16.64	1.07
Salem	Lancaster Office, Western Security Bank	12,795	13.54	0.94	9,893	−11.00	1.56
Silverton	Silverton Branch, FIOR, N.A.	26,531	9.06	1.95	6,082	1.91	0.96
Silverton	Silverton Office, Key Bank of Oregon	6,151	2.70	0.45	0	NEW	0.00
Silverton	Silverton Branch, The Commercial Bank	26,071	8.58	1.91	3,848	2.39	0.61
St. Paul	St. Paul Office, Key Bank of Oregon	3,565	15.67	0.26	0	NEW	0.00
St. Paul	St. Paul Branch, USNB	13,377	6.56	0.98	1,592	−15.31	0.25
Stayton	Stayton Branch, FIOR, N.A.	35,993	8.80	2.64	10,421	19.69	1.65
Stayton	Stayton Office, Key Bank of Oregon	6,480	24.47	0.48	0	NEW	0.00
Stayton	Stayton Branch, USNB	26,185	25.61	1.92	7,069	−17.74	1.12
Turner	Cascade Office, Western Security Bank	6,408	−5.43	0.47	3,114	−24.83	0.49
Woodburn	Woodburn Branch, FIOR, N.A.	33,823	13.30	2.48	5,237	15.96	0.83
Woodburn	Cascade Office, Key Bank of Oregon	13,890	−7.52	1.02		NEW	0.00
Woodburn	Woodburn Main Office, Key Bank of Oregon	25,507	NEW	1.87	33,588	NEW	5.30
Woodburn	Woodburn Branch, United Savings Bank	30,422	−9.67	2.23	38	−11.62	0.01
Woodburn	Woodburn Branch, USNB	54,380	2.65	3.99	9,320	2.35	1.47
Woodburn	Woodburn State Bank	13,350	6.94	0.98	7,019	−6.55	1.11
	Totals for Marion County	$ 1,363,186	14.34		$ 633,232	9.63	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 6,978	2.92	14.47	$ 3,297	−12.36	17.80
Heppner	Heppner Branch, Main Office, Bank of Eastern Oregon	17,578	4.71	36.46	8,854	−2.78	47.80
Heppner	Heppner Branch, FIOR, N.A.	18,001	5.97	37.33	3,258	5.60	17.59
Ione	Ione Branch, Bank of Eastern Oregon	5,659	3.26	11.74	3,114	8.42	16.81
	Totals for Morrow County	$ 48,216	4.74		$ 18,523	−1.61	
MULTNOMAH COUNTY							
Gresham	242nd & Burnside Branch, FIOR, N.A.	$ 0	0.00	0.00	$ 0	0.00	0.00
Gresham	Gresham Branch, FIOR, N.A.	60,979	18.28	0.87	12,600	−3.17	0.15
Gresham	Gresham Mall Office, Key Bank of Oregon	5,605	NEW	0.08	2	NEW	0.00
Gresham	Gresham Office, Key Bank of Oregon	25,721	NEW	0.37	13,329	NEW	0.16
Gresham	Gresham Branch, Oregon First Bank	7,622	2.54	0.11	2,789	−12.29	0.03
Gresham	242nd and Stark Branch, Rainier Bank N.A.	3,699	NEW	0.05	1,814	NEW	0.02
Gresham	Gresham Branch, The Oregon Bank	7,480	−2.38	0.11	1	0.00	0.00
Gresham	182nd & Powell Branch, USNB	1,466	157.64	0.02	36	157.14	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY—Continued							
Gresham	East Gresham Branch, USNB	15,262	11.76	0.22	626	−68.80	0.01
Gresham	Gresham Branch, USNB	35,628	6.15	0.51	41,463	−2.39	0.49
Milwaukie	Milwaukie Branch, USNB	13,370	16.83	0.19	34,326	100.08	0.40
Portland	2nd & Yamhill Branch, American State Bank	506	36.38	0.01	168	9.80	0.00
Portland	Canadian Imperial Bank of Commerce	223,804	−48.94	3.21	74,444	−2.76	0.87
Portland	First Interstate Bank of Oregon, N.A.	379,855	39.31	5.45	2,023,998	0.55	23.75
Portland	122nd & Halsey Branch, FIOR, N.A.	25,256	16.58	0.36	4,733	−43.41	0.06
Portland	26th & East Burnside Branch, FIOR, N.A.	15,559	12.83	0.22	3,238	22.37	0.04
Portland	39th & Powell Branch, FIOR, N.A.	21,219	10.03	0.30	2,169	23.94	0.03
Portland	42nd & Going Branch, FIOR, N.A.	31,251	3.35	0.45	3,025	6.85	0.04
Portland	46th & Woodstock Branch, FIOR, N.A.	20,182	6.34	0.29	2,541	64.14	0.03
Portland	Broadway & Grand Branch, FIOR, N.A.	17,767	1.24	0.25	4,607	10.87	0.05
Portland	Calaroga Terrace Branch, FIOR, N.A.	4,922	7.06	0.07		NEW	0.00
Portland	East Portland Branch, FIOR, N.A.	61,318	6.04	0.88	146,879	−9.31	1.72
Portland	Fifth & College Branch, FIOR, N.A.	24,224	1.17	0.35	6,310	37.17	0.07
Portland	Fifth & Salmon Branch, FIOR, N.A.	30,567	−38.65	0.44	35,958	−65.93	0.42
Portland	Foster-Powell Branch, FIOR, N.A.	23,254	6.81	0.33	1,553	−2.75	0.02
Portland	Gateway Branch, FIOR, N.A.	35,328	8.60	0.51	7,541	12.88	0.09
Portland	Hayden Island Branch, FIOR, N.A.	7,919	−14.37	0.11	1,597	32.31	0.02
Portland	Holladay Park Plaza Branch, FIOR, N.A.	3,604	21.55	0.05		NEW	0.00
Portland	Hollywood-Rose City Branch, FIOR, N.A.	48,156	8.67	0.69	9,569	1.90	0.11
Portland	Johns Landing Branch, FIOR, N.A.	20,104	36.86	0.29	6,055	21.63	0.07
Portland	Lloyd Center Branch, FIOR, N.A.	40,840	12.06	0.59	9,405	7.43	0.11
Portland	Medical Center Branch, FIOR, N.A.	9,753	20.12	0.14	1,382	67.11	0.02
Portland	Montavilla Branch, FIOR, N.A.	35,697	7.19	0.51	4,670	15.85	0.05
Portland	Moreland-Sellwood Branch, FIOR, N.A.	45,661	1.57	0.65	4,251	41.79	0.05
Portland	N. Denver & Interstate Branch, FIOR, N.A.	32,744	9.59	0.47	6,676	45.31	0.08
Portland	N.W. 19th & Raleigh Branch, FIOR, N.A.	49,482	5.89	0.71	7,990	19.59	0.09
Portland	N.W. 22nd & Lovejoy Branch, FIOR, N.A.	13,822	28.63	0.20	3,013	59.24	0.04
Portland	N.W. 29th & Yeon Branch, FIOR, N.A.	19,501	−11.14	0.28	99,781	−14.59	1.17
Portland	One Main Place Branch, FIOR, N.A.	19,673	14.09	0.28	2,949	−81.36	0.03
Portland	Parkrose Branch, FIOR, N.A.	13,322	2.22	0.19	1	−87.50	0.00
Portland	Peninsula Center, FIOR, N.A.	23,542	4.07	0.34	3,924	10.22	0.05
Portland	Portland Main Branch, FIOR, N.A.	123,851	8.85	1.78	111,161	12.27	1.30
Portland	S.E. 103rd & Washington Branch, FIOR, N.A.	16,514	−3.29	0.24	6,515	39.74	0.08
Portland	S.E. 121st & Division Branch, FIOR, N.A.	31,052	13.36	0.45	6,721	32.35	0.08
Portland	S.E. 181st & Stark Branch, FIOR, N.A.	27,265	8.16	0.39	4,821	19.83	0.06
Portland	S.E. 38th & Hawthorne Branch, FIOR, N.A.	39,682	6.58	0.57	7,134	39.36	0.08
Portland	S.E. 82nd & Foster Branch, FIOR, N.A.	48,143	2.31	0.69	4,296	27.10	0.05
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR, N.A.	23,686	10.10	0.34	3,030	−1.39	0.04
Portland	S.W. 14th & Morrison Branch, FIOR, N.A.	27,212	15.30	0.39	2,784	37.34	0.03
Portland	S.W. First & Harrison Branch, FIOR, N.A.	9,400	5.25	0.13	1	−50.00	0.00
Portland	Seventh & Multnomah Branch, FIOR, N.A.	4,809	2.34	0.07	2,013	160.41	0.02
Portland	Sixth & Morrison Branch, FIOR, N.A.	56,873	14.41	0.82	14,601	−40.47	0.17
Portland	Swan Island Branch, FIOR, N.A.	9,399	−2.63	0.13	5	0.00	0.00
Portland	Terwilliger Plaza Branch, FIOR, N.A.	9,240	15.47	0.13		−100.00	0.00
Portland	Town Center Terrace Branch, FIOR, N.A.		100.00	0.00		100.00	0.00
Portland	Walnut Park Branch, FIOR, N.A.	17,907	0.48	0.26	3,487	16.34	0.04
Portland	Key Bank of Oregon	73,067	197.05	1.05	415,517	875.87	4.88
Portland	200 Market Office, Key Bank of Oregon	10,006	NEW	0.14	1	NEW	0.00
Portland	Barbur Boulevard Office, Key Bank of Oregon	19,663	NEW	0.28	23,525	NEW	0.28
Portland	East Morrison Office, Key Bank of Oregon	21,273	NEW	0.31	27	NEW	0.00
Portland	Front & Yamhill Office, Key Bank of Oregon	6,784	240.90	0.10		−100.00	0.00
Portland	Gateway Office, Key Bank of Oregon	11,333	NEW	0.16	5	NEW	0.00
Portland	Hillsdale Office, Key Bank of Oregon	13,049	NEW	0.19	2	NEW	0.00
Portland	Lloyd Center Tower Office, Key Bank of Oregon	3,291	NEW	0.05		NEW	0.00
Portland	Multnomah Office, Key Bank of Oregon	18,290	NEW	0.26	1	NEW	0.00
Portland	Parkside Center Office, Key Bank of Oregon	5,296	NEW	0.08	2	NEW	0.00
Portland	Sixth & Alder Office, Key Bank of Oregon	9,576	NEW	0.14	1	NEW	0.00
Portland	St. Vincent Office, Key Bank of Oregon	7,520	NEW	0.11	1	NEW	0.00
Portland	Sunset Office, Key Bank of Oregon	12,732	NEW	0.18	2	NEW	0.00
Portland	Oregon First Bank	113,531	11.27	1.63	144,634	15.24	1.70
Portland	Columbia Plaza Branch, Oregon First Bank	5,954	−.89	0.09	818	3.15	0.01
Portland	Ione Plaza Branch, Oregon First Bank	3,268	−9.09	0.05	10	−33.33	0.00
Portland	Lloyd Branch, Oregon First Bank	23,271	−12.80	0.33	2,436	24.28	0.03
Portland	N.E. 122nd & Halsey Branch, Oregon First Bank	9,975	4.43	0.14	1,328	63.95	0.02
Portland	Rainier Bank, Oregon N.A.	14,398	NEW	0.21	12,352	NEW	0.14
Portland	The Bank of California, N.A.	297,591	2.54	4.27	138,331	31.21	1.62
Portland	The Bank of Nova Scotia	485,292	78.08	6.96	63,898	144.97	0.75

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	The Bank of Tokyo, Ltd.	1,393,069	134.94	19.97	136,990	−29.04	1.61
Portland	The Hongkong and Shanghai Banking Corporation	13,968	160.98	0.20	53,501	106.21	0.63
Portland	The Oregon Bank	192,226	−18.99	2.76	480,419	1.45	5.64
Portland	122nd & Stark Branch, The Oregon Bank	23,454	−.79	0.34	2	−66.66	0.00
Portland	20th & Sandy Branch, The Oregon Bank	11,923	−4.86	0.17	82	−64.34	0.00
Portland	Lloyd Center Branch, The Oregon Bank	15,001	−10.05	0.22	8,090	24.46	0.09
Portland	N.W. 21st & Davis Branch, The Oregon Bank	12,445	4.15	0.18	15	−65.90	0.00
Portland	Ninth & Washington Branch, The Oregon Bank	13,075	−7.68	0.19	166	2271.42	0.00
Portland	Parkrose Branch, The Oregon Bank	26,725	−1.98	0.38	12,707	20.76	0.15
Portland	Providence Branch, The Oregon Bank	4,371	4.22	0.06		NEW	0.00
Portland	St. Johns Branch, The Oregon Bank	9,522	−.31	0.14	362	−82.00	0.00
Portland	Willamette Center Branch, The Oregon Bank	10,149	5.06	0.15	1	−98.71	0.00
Portland	The Royal Bank of Canada	21,899	−86.00	0.31	431,119	−30.95	5.06
Portland	United States National Bank of Oregon	880,520	18.41	12.63	3,527,816	6.86	41.40
Portland	102nd & Washington Branch, USNB	21,276	−.82	0.31	4,347	−63.10	0.05
Portland	160th & Division Branch, USNB	27,661	7.56	0.40	769	−61.96	0.01
Portland	181st & Glisan Branch, USNB	25,516	9.32	0.37	1,178	−66.38	0.01
Portland	200 Market Street Branch, USNB	11,758	39.26	0.17	329	−29.55	0.00
Portland	23rd & Lovejoy Branch, USNB	12,241	20.87	0.18	56	−85.82	0.00
Portland	36th & Powell Branch, USNB	7,861	15.92	0.11	36	−53.24	0.00
Portland	39th & Salmon Branch, USNB	26,744	5.89	0.38	12	−98.26	0.00
Portland	42nd & Alberta Branch, USNB	11,369	15.72	0.16	17	−95.49	0.00
Portland	4th & Harrison Branch, USNB	22,086	15.11	0.32	1,171	−47.93	0.01
Portland	55th & East Burnside Branch, USNB	5,052	38.03	0.07	3	50.00	0.00
Portland	67th & Glisan Branch, USNB	38,603	19.10	0.55	112	−88.81	0.00
Portland	Argay Square Branch, USNB	12,447	11.06	0.18	205	−40.40	0.00
Portland	Burlingame Branch, USNB	32,294	10.58	0.46	6	−99.60	0.00
Portland	Bybee-Milwaukie Branch, USNB	27,330	5.03	0.39	11	−97.53	0.00
Portland	Cedar Hills Branch, USNB	8,134	33.16	0.12	1	−94.11	0.00
Portland	Century Tower Branch, USNB	17,843	26.62	0.26	157	−56.62	0.00
Portland	Citizens Branch, USNB	78,290	8.74	1.12	115,531	35.42	1.36
Portland	Crown Plaza Branch, USNB	7,577	1.74	0.11	385	−47.83	0.00
Portland	Eastport Plaza Branch, USNB	45,029	7.40	0.65	10,293	−21.10	0.12
Portland	Emanuel Hospital Branch, USNB	6,347	53.53	0.09	445	−55.89	0.01
Portland	Halsey-Gateway Branch, USNB	22,240	6.91	0.32	385	−55.89	0.00
Portland	Hollywood Branch, USNB	57,546	13.22	0.83	482	−89.42	0.01
Portland	Industrial Center Branch, USNB	17,491	6.53	0.25	11,033	−20.01	0.13
Portland	Interstate & Going Branch, USNB	18,938	−4.81	0.27	234	−73.19	0.00
Portland	Jantzen Beach Branch, USNB	38,042	29.64	0.55	3,072	−14.23	0.04
Portland	Johns Landing Branch, USNB	12,388	45.74	0.18	825	−29.30	0.01
Portland	Lloyd Center Branch, USNB	55,026	16.59	0.79	31,599	15.45	0.37
Portland	Lloyd Tower Branch, USNB	6,749	23.83	0.10	3	−93.02	0.00
Portland	Lombard-Emerald Branch, USNB	35,743	4.54	0.51	533	−62.54	0.01
Portland	Menlo Park Branch, USNB	43,165	8.20	0.62	23,164	−19.05	0.27
Portland	Metropolitan Branch, USNB	55,626	32.97	0.80	32,124	24.42	0.38
Portland	Milwaukie-Powell Branch, USNB	28,643	8.90	0.41	235	−74.73	0.00
Portland	One Pacific Square Branch, USNB	9,443	7.85	0.14	97	−54.02	0.00
Portland	Peninsula Branch, USNB	51,050	6.11	0.73	6,434	−1.03	0.08
Portland	Portland Adventist Medical Center Branch, USNB	2,816	29.17	0.04	53	−7.01	0.00
Portland	Portland Airport Branch, USNB	2,948	12.30	0.04		−100.00	0.00
Portland	S.E. 72nd & Foster Road Branch, USNB	10,606	11.08	0.15	120	−72.09	0.00
Portland	S.W. 12th & Morrison Branch, USNB	14,063	25.61	0.20	66	79.17	0.00
Portland	S.W. 2nd & Columbia Branch, USNB	12,266	18.61	0.18	781	−21.66	0.01
Portland	S.W. 5th & Clay Branch, USNB	9,850	10.72	0.14	466	−40.63	0.01
Portland	S.W. Third & Salmon Branch, USNB	12,258	42.18	0.18	415	−81.73	0.00
Portland	Sandy Boulevard Branch, USNB	46,044	5.24	0.66	569	−81.93	0.01
Portland	Stadium Branch, USNB	132,502	60.96	1.90	27,006	83.76	0.32
Portland	The Tower Branch, USNB	9,267	70.72	0.13	5	NEW	0.00
Portland	The Village at Forest Glen Branch, USNB	769	132.32	0.01		NEW	0.00
Portland	Union Avenue Branch, USNB	42,465	3.74	0.61	35,503	17.94	0.42
Portland	Westmoreland Union Manor Branch, USNB	2,591	21.92	0.04		−100.00	0.00
Portland	Woodstock Boulevard Branch, USNB	44,294	7.24	0.64	11	−98.81	0.00
Portland	American State Bank	13,339	22.66	0.19	4,532	−15.79	0.05
Troutdale	Troutdale Branch, The Oregon Bank	6,343	−5.00	0.09	5	400.00	0.00
	Totals for Multnomah County	$ 6,974,173	20.03		$ 8,520,959	0.79	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 16,244	12.19	12.03	$ 8,714	−2.18	26.03
Dallas	Great Western Bank	2,855	43.82	2.12	1,191	7.97	3.56
Dallas	Dallas Branch, The Oregon Bank	30,237	4.36	22.40	10,630	3.50	31.75
Independence	Independence Office, Key Bank of Oregon	5,404	NEW	4.00	1	NEW	0.00
Monmouth	Monmouth Branch, The Commercial Bank	7,010	15.71	5.19	2,894	13.13	8.64
Monmouth	Monmouth Branch, USNB	23,613	9.76	17.49	9,838	−42.37	29.39
Salem	West Motor Branch, The Commercial Bank	10,113	−.14	7.49	70	−49.27	0.21
Salem	West Salem Branch, USNB	33,683	10.23	24.95	138	−86.79	0.41
Salem	West Salem Office, Western Security Bank	5,817	14.05	4.31	2	−87.50	0.01
	Totals for Polk County	$ 134,976	8.95		$ 33,478	−22.38	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR, N.A.	$ 8,476	1.44	100.00	$ 1,063	7.80	100.00
	Totals for Sherman County	$ 8,476	1.44		$ 1,063	7.80	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 9,275	7.54	7.68	$ 157	−66.09	0.82
Garibaldi	Garibaldi Branch, FIOR, N.A.	6,403	21.82	5.30	565	26.39	2.94
Manzanita	Manzanita Branch, USNB	13,504	8.88	11.17	187	−63.68	0.97
Rockaway	Nehalem Bay Branch, USNB	8,928	−3.14	7.39	169	−72.38	0.88
Tillamook	Tillamook Branch, FIOR, N.A.	37,557	5.39	31.08	3,864	−11.74	20.11
Tillamook	Tillamook Branch, USNB	37,169	4.95	30.76	7,062	9.30	36.75
Tillamook	Tillamook Branch, Western Bank	8,006	11.14	6.63	7,214	12.84	37.54
	Totals for Tillamook County	$ 120,842	6.23		$ 19,218	−.26	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 12,815	0.93	3.85	$ 356	−90.07	0.19
Elgin	Elgin Branch, USNB	6,871	11.88	2.07	1,427	−19.69	0.76
Hermiston	Hermiston Branch, FIOR, N.A.	8,396	4.62	2.52	10,221	−17.12	5.43
Hermiston	Inland Empire Bank	53,838	19.36	16.19	39,813	−2.76	21.14
Hermiston	Hermiston Branch, USNB	37,832	4.97	11.37	54,543	20.97	28.96
Milton-Freewater	Bank of Commerce	41,288	5.52	12.41	27,263	7.94	14.48
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	25,523	−4.40	7.67	5,5[illegible]	−6.27	2.96
Milton-Freewater	Milton-Freewater Branch, USNB	3,617	17.09	1.09	2[illegible]	−88.07	0.13
Pendleton	Pendleton Branch, FIOR, N.A.	42,622	9.35	12.81	9,300	−40.31	4.94
Pendleton	Pendleton Branch, Inland Empire Bank	18,829	31.98	5.66	4,066	18.85	2.16
Pendleton	Pendleton Branch, The Oregon Bank	13,360	10.88	4.02	7,555	−2.01	4.01
Pendleton	Pendleton Branch, USNB	43,393	2.80	13.05	21,183	−54.09	11.25
Pilot Rock	Pilot Rock Branch, FIOR, N.A.	5,780	6.07	1.74	623	32.55	0.33
Stanfield	Stanfield Branch, Inland Empire Bank	3,628	21.78	1.09	2,319	121.27	1.23
Umatilla	Umatilla Branch, FIOR, N.A.	3,643	−5.32	1.10	1	0.00	0.00
Umatilla	Umatilla Branch, Inland Empire Bank	9,805	5.30	2.95	3,825	−13.57	2.03
Weston	Weston Branch, Bank of Commerce	1,370	−14.32	0.41	0	0.00	0.00
	Totals for Umatilla County	$ 332,610	6.16		$ 188,317	−14.17	
UNION COUNTY							
La Grande	La Grande Branch, FIOR, N.A.	$ 37,166	−1.07	38.70	$ 7,248	−10.44	31.29
La Grande	La Grande Branch, USNB	40,773	6.97	42.46	11,296	258.83	48.76
La Grande	La Grande Branch, Western Bank	6,664	3.67	6.94	3,384	32.96	14.61
Union	Union Branch, FIOR, N.A.	11,433	9.03	11.90	1,238	43.78	5.34
	Totals for Union County	$ 96,036	3.71		$ 23,166	58.16	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 5,750	−5.06	11.78	$ 4,001	8.78	31.69
Enterprise	Enterprise Branch, FIOR, N.A.	24,733	0.89	50.65	4,573	−17.05	36.22
Enterprise	Enterprise Branch, USNB	4,569	14.65	9.36	406	−37.53	3.22
Joseph	Bank of Wallowa County	8,128	−3.89	16.64	3,305	−7.88	26.18
Wallowa	Wallowa Branch, USNB	5,652	3.63	11.57	340	−6.33	2.69
	Totals for Wallowa County	$ 48,832	0.75		$ 12,625	−8.46	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 13,382	−4.80	8.39	$ 4,126	4.66	8.93
The Dalles	Columbia River Banking Company	16,106	13.79	10.10	10,443	21.50	22.60
The Dalles	Westside Branch, Columbia River Banking Co.	1,517	NEW	0.95	233	NEW	0.50
The Dalles	The Dalles Branch, FIOR, N.A.	46,512	4.30	29.16	6,190	−2.99	13.40
The Dalles	The Dalles Branch, The Oregon Bank	15,570	3.32	9.76	3,537	−5.95	7.66
The Dalles	The Dalles Branch, USNB	66,440	−2.97	41.65	21,674	−10.83	46.91
	Totals for Wasco County	$ 159,527	2.03		$ 46,203	−1.66	
WASHINGTON COUNTY							
Aloha	Aloha Branch, FIOR, N.A.	$ 7,920	20.16	0.69	$ 1,509	5.74	0.41
Aloha	Aloha Office, Key Bank of Oregon	11,253	NEW	0.99	2	NEW	0.00
Aloha	Farmington Mall Office, Key Bank of Oregon	7,485	NEW	0.66	1	NEW	0.00
Aloha	Aloha Branch, USNB	14,179	10.47	1.24	4	−99.09	0.00
Banks	Banks Branch, USNB	9,561	12.23	0.84	4	−99.13	0.00
Banks	Banks Branch, Valley National Bank of Oregon	1,717	NEW	0.15	1,329	NEW	0.36
Beaverton	Beaverton Branch (Main), FIOR, N.A.	40,584	13.48	3.56	5,381	10.47	1.47
Beaverton	Creekside Village Branch, FIOR, N.A.	0	NEW	0.00	0	NEW	0.00
Beaverton	West Beaverton Branch, FIOR, N.A.	14,476	14.70	1.27	2,846	54.58	0.77
Beaverton	Central Beaverton Office, Key Bank of Oregon	7,369	NEW	0.65	9	NEW	0.00
Beaverton	Progress Plaza Office, Key Bank of Oregon	10,803	NEW	0.95	3	NEW	0.00
Beaverton	Westgate Office, Key Bank of Oregon	8,091	NEW	0.71	1	NEW	0.00
Beaverton	Beaverton Branch, Oregon First Bank	14,706	−.78	1.29	3,301	−25.41	0.90
Beaverton	Beaverton Valley West Branch, Oregon First Bank	9,749	5.62	0.86	1,463	−19.17	0.40
Beaverton	Beaverton Mall Branch, The Oregon Bank	7,419	3.47	0.65	1	NEW	0.00
Beaverton	Murray & Allen Branch, The Oregon Bank	4,901	−2.03	0.43		−100.00	0.00
Beaverton	Valley Plaza Branch, The Oregon Bank	9,116	1.75	0.80	7,480	−4.37	2.04
Beaverton	Beaverton Branch, USNB	79,508	2.94	6.98	98,370	5.38	26.78
Beaverton	Electronic Park Branch, USNB	3,199	11.58	0.28	1	−99.09	0.00
Beaverton	North Beaverton Branch, USNB	37,316	−4.82	3.27	702	−85.57	0.19
Beaverton	Beaverton Branch, Valley National Bank of Oregon	14,825	6.19	1.30	11,093	7.65	3.02
Beaverton	Beaverton Office, Key Bank of Oregon	17,600	NEW	1.54	39,600	NEW	10.78
Cedar Hills	Cedar Hills Branch, FIOR, N.A.	28,504	4.69	2.50	3,705	30.45	1.01
Cornelius	Cornelius Branch, FIOR, N.A.	3,384	15.53	0.30	1	−85.71	0.00
Cornelius	Cornelius Branch, Valley National Bank of Oregon	15,789	9.98	1.39	3,866	−11.35	1.05
Forest Grove	Farmers and Merchants Bank	6,250	−26.11	0.55	6,987	−16.40	1.90
Forest Grove	Forest Grove Branch, FIOR, N.A.	27,026	13.69	2.37	6,317	2.84	1.72
Forest Grove	Valley National Bank of Oregon	47,494	19.65	4.17	29,882	−2.87	8.14
Hillsboro	10th & Main Branch, FIOR, N.A.	8,804	19.73	0.77	1,921	59.28	0.52
Hillsboro	Hillsboro Branch, FIOR, N.A.	37,319	26.85	3.27	5,987	−5.80	1.63
Hillsboro	Hillsboro Office, Key Bank of Oregon	19,998	NEW	1.75	6,283	NEW	1.71
Hillsboro	Hillsboro Branch, Oregon First Bank	6,320	−18.34	0.55	2,488	−2.46	0.68
Hillsboro	Hillsboro Branch, The Oregon Bank	7,050	27.67	0.62	820	−21.22	0.22
Hillsboro	Tualatin Valley Bank	10,683	17.87	0.94	9,163	30.17	2.49
Hillsboro	East Hillsboro Branch, USNB	5,314	14.67	0.47	2	−99.21	0.00
Hillsboro	Hillsboro Commercial Branch, USNB	71,997	9.08	6.32	16,736	−17.97	4.56
Hillsboro	West Hillsboro Branch, USNB	5,682	23.22	0.50	9	−93.12	0.00
Hillsboro	Hillsboro Branch, Valley National Bank of Oregon	6,694	7421.34	0.59	3,221	14540.90	0.88
King City	King City Branch, FIOR, N.A.	42,101	6.07	3.69	2,570	−12.82	0.70
King City	King City Office, Key Bank of Oregon	1,915	23.23	0.17		NEW	0.00
King City	King City Branch, USNB	46,744	12.01	4.10	19	−91.77	0.01
North Plains	North Plains Branch, Farmers and Merchants Bank	1,290	4.87	0.11	431	−25.94	0.12
Portland	185th & Sunset Hwy. Branch, FIOR, N.A.	26,254	30.06	2.30	5,266	33.11	1.43
Portland	Branch of First Interstate Bank of Oregon, N.A., FIOR, N.A.	53	NEW	0.00	35,027	NEW	9.54
Portland	Cedar Mill Branch, The Oregon Bank	7,155	−1.94	0.63	11	−45.00	0.00
Portland	185th & Sunset Branch, USNB	16,941	44.95	1.49	5	−98.64	0.00
Portland	Cedar Mill Branch, USNB	17,121	28.67	1.50	11	−98.65	0.00
Raleigh Hills	Raleigh Hills Branch, FIOR, N.A.	48,574	16.33	4.26	6,580	−66.77	1.79
Raleigh Hills	Raleigh Hills Branch, USNB	43,552	15.58	3.82	23	−99.05	0.01

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY—Continued							
Sherwood	Sherwood Office, Key Bank of Oregon	2,542	4.56	0.22	0	NEW	0.00
Sherwood	Sherwood Branch, USNB	19,182	11.59	1.68	8	−98.56	0.00
Tigard	Tigard Branch, FIOR, N.A.	35,059	15.24	3.08	9,077	50.88	2.47
Tigard	Washington Square Branch, FIOR, N.A.	19,959	20.50	1.75	4,425	−24.51	1.20
Tigard	Tigard Office, Key Bank of Oregon	7,856	NEW	0.69	2	NEW	0.00
Tigard	Tigard Branch, The Oregon Bank	8,860	5.30	0.78	5,442	32.60	1.48
Tigard	Greenway Branch, USNB	7,450	20.82	0.65	3	−99.30	0.00
Tigard	Tigard Branch, USNB	55,313	32.73	4.85	18,580	−.49	5.06
Tigard	Washington Square Branch, USNB	20,871	8.85	1.83	29	−97.19	0.01
Tualatin	Tualatin Branch, FIOR, N.A.	23,498	15.14	2.06	8,627	27.46	2.35
Tualatin	Tualatin Office, Key Bank of Oregon	3,130	29.01	0.27		NEW	0.00
Tualatin	Tualatin Branch, USNB	13,397	22.05	1.18	5	−99.35	0.00
West Slope	West Slope Branch, USNB	30,759	10.94	2.70	651	−77.47	0.18
	Totals for Washington County	$ 1,139,661	10.22		$ 367,280	16.92	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR, N.A.	$ 11,621	4.27	100.00	$ 1,269	−18.39	100.00
	Totals for Wheeler County	$ 11,621	4.27		$ 1,269	−18.39	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 7,690	5.48	2.93	$ 139	−95.95	0.16
Carlton	Carlton Branch, FIOR, N.A.	0	−100.00	0.00	0	−100.00	0.00
Dayton	Dayton Branch, USNB	7,774	12.09	2.96	209	−89.07	0.24
McMinnville	McMinnville Branch, USNB	61,140	13.90	23.30	22,931	0.62	26.53
McMinnville	McMinnville Branch, FIOR, N.A.	8,523	22.91	3.25	11,981	312.00	13.86
McMinnville	McMinnville Main Office, Key Bank of Oregon	34,001	NEW	12.96	10,282	NEW	11.90
McMinnville	North Town Office, Key Bank of Oregon	2,389	NEW	0.91	0	NEW	0.00
McMinnville	McMinnville Branch, The Oregon Bank	7,539	1.00	2.87	3,424	−21.68	3.96
McMinnville	Valley Community Bank	14,307	−4.93	5.45	9,429	−15.78	10.91
Newberg	Newberg Branch, FIOR, N.A.	22,598	5.28	8.61	4,275	−22.45	4.95
Newberg	Newberg State Bank	11,884	16.20	4.53	6,588	0.62	7.62
Newberg	Friendsview Manor Branch, Newberg State Bank	233	4560.00	0.09		100.00	0.00
Newberg	Newberg Branch, The Commercial Bank	7,609	−2.32	2.90	3,359	−5.93	3.89
Newberg	Newberg Branch, USNB	33,080	7.71	12.61	7,269	3.41	8.41
Sheridan	Sheridan Branch, USNB	19,215	4.78	7.32	3,342	−7.85	3.87
Willamina	Willamina Branch, The Oregon Bank	10,802	2.16	4.12	16	1500.00	0.02
Yamhill	Yamhill Branch, FIOR, N.A.	13,644	91.73	5.20	3,186	87.08	3.69
	Totals for Yamhill County	$ 262,428	8.08		$ 86,430	−4.06	
	Totals for State of Oregon	$17,092,703	13.54		$12,184,059	2.07	

Trusts

ANNUAL REPORT OF TRUST ASSETS

As of DECEMBER 31, 1986

15 Institutions Reporting	All amounts expressed in thousands (000's Omitted) Amount
Noninterest Bearing Deposits (Own Institution)	$ 36
Noninterest Bearing Deposits (Other Institution)	0
Interest Bearing Deposits (Own Institution)	24,008
Interest Bearing Deposits (Other Institution)	10,020
US Government & Agency Obligations	970,019
State, County & Municipal Obligations	374,098
Money Market Mutual Funds	250,981
Other Short Term Obligations	468,946
Other Notes & Bonds	336,668
Common & Preferred Stocks	2,050,714
Real Estate Mortgages	60,195
Real Estate	239,265
Miscellaneous Assets	652,749
Total Discretionary Assets — 9,888 accounts	$ 5,437,699
Total Non-Discretionary Assets — 20,352 accounts	$411,029,026
Total Assets — 30,240 accounts	$416,466,725

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Savings & Loan and Location*
Sep. 16, 1968	Western Bank, Coos Bay
Sep. 9, 1982	Benj. Franklin Federal Savings & Loan, Portland
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, N.A., Portland
Nov. 7, 1986	*Key Bank of Oregon, Portland
Jun. 9, 1914	The Oregon Bank, Portland
Aug. 5, 1983	Oregon First Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
Apr. 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Bank, N.A., Salem

*Trust powers authorized through merger of Citizens Valley Bank, Albany, and Pacific Western Bank, Portland, with and into Key Bank of Oregon, Portland.

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Georgia	Atlanta	The Prudential Bank and Trust Company
Idaho	Fruitland	Treasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

Pawnbrokers

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1986 — 13

City	Name and Address	License No.
Central Point	Gorden's Pawnbroker, 327 E. Pine 97501	P-248
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-249
Keizer	Dan's Pawnshop, 3800 River Rd. N. 97303	P-250
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Medford	Medford Pawn, Ltd., 131 W. Main Street 97501	P-244
	The Trading Emporium, Inc., 909 S. Riverside 97501	P-251
Ontario	The Outdoorsman, Inc., 230 North Oregon Street 97914	P-214
Portland	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	82nd Ave. Pawn Shop, 10309 S.E. 82nd 97266	P-246
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
Salem	Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230

SUMMARY OF ANNUAL REPORTS

December 31, 1986

Analysis of Loans	Number Loans	Aggregate Amount of Loans
Total loans outstanding at beginning of year	28,401	$1,520,139
Loans made during the year	101,808	5,579,820
Totals	130,209	$7,099,959
Loans cancelled during the year:		
Redeemed (Loans collected)	88,131	$4,959,681
Forfeited	16,754	626,588
Charged off as loss	72	2,485
Total loans cancelled	104,957	$5,588,754
Total loans outstanding at close of year	25,252	$1,511,205
Total interest charges collected on pledge loans during the year	88,131	$637,206

Sale of Checks

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
Aug. 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
Sep. 2, 1965	American Express Travel Related Services Company, Inc. New York City, New York
Aug. 11, 1966	Republic Money Orders, Inc. Dallas, Texas
Aug. 25, 1969	The Circle K Convenience Stores, Inc. El Paso, Texas
Sep. 18, 1973	Citicorp New York City, New York
Oct. 1, 1973	BankAmerica Corporation San Francisco, California
Dec. 18, 1974	Rosauer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
Jan. 28, 1980	Thomas Cook, Inc. New York City, New York
Jan. 17, 1984	Travellers Cheque Associates Limited Brighton, England
Sep. 5, 1986	Continental Pioneer, Inc. Salem, Oregon
Oct. 23, 1986	Comdata Network, Inc. Nashville, Tennessee

The following license was surrendered during 1986:

Apr. 1, 1986	The Chase Manhattan Corporation New York City, New York

Savings and Loan, Credit Union and Consumer Finance Section

Savings and Loans

STATE REGULATED SAVINGS AND LOAN ASSOCIATIONS
Listed by Cities, Showing Total Assets and Savings Accounts
As of December 31, 1986
(000's omitted)

	Name and Location	Total Assets 12/31/85	Total Assets 12/31/86	% of Change	Savings Accounts 12/31/85	Savings Accounts 12/31/86	% of Change
Albany	Future Savings and Loan Association	$ 79,337	69,244	(12.72)	$ 60,796	59,573	(2.01)
La Grande	Peoples Savings and Loan Association	40,479	35,491	(12.32)	31,255	32,851	5.10
Medford	Liberty Savings and Loan Association	79,495	87,489	10.05	72,229	82,053	13.60
Ontario	Treasure-Land Savings and Loan Association	10,463	12,032	14.99	8,797	10,652	21.08
Portland	Oregon Pioneer Savings and Loan Association	190,265	170,835	(10.21)	244,668	139,477	(42.99)
Roseburg	The Umpqua Savings and Loan Association	126,723	113,766	(10.22)	91,577	87,958	(3.95)
	Totals - State associations	$ 526,762	488,857	(7.19)	$ 509,322	412,564	(18.99)

Foreign Institutions (Head Office located outside of Oregon)

Newport	Williamsburg Savings Bank (Utah)	$ 47,623	65,726	38.01	$ 47,569	65,646	38.00
Portland	Western Savings and Loan Company (Utah)	159,464	154,930	(2.84)	158,469	154,593	(2.44)
Portland	American Savings and Loan Association dba Willamette Savings and Loan Association (Utah)	990,325	1,026,028	3.60	990,325	995,695	.54
	Totals - Foreign Institutions	$ 1,197,412	1,246,684	4.11	$ 1,196,363	1,215,934	1.63
	Totals - State associations and foreign institutions	$ 1,724,174	1,735,541	.65	$ 1,705,685	1,628,498	4.52

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	Office Name	City	Date Filed	Date Approved
Liberty Savings and Loan Association	Eugene Branch	Eugene	Oct. 27, 1986	Nov. 28, 1986
Williamsburg Savings Bank	Tillamook Branch	Tillamook	Dec. 31, 1986	
Willamette Savings and Loan Association	Cornelius Branch	Cornelius	Sep. 24, 1986	Oct. 27, 1986

BRANCHES AUTHORIZED

Applicant	Office Name	City	Date Filed	Date Opened
Williamsburg Savings Bank	Silverton Branch	Silverton	Oct. 23, 1986	Nov. 3, 1986
Williamsburg Savings Bank	Stayton Branch	Stayton	Oct. 23, 1986	Nov. 3, 1986
Williamsburg Savings Bank	Woodburn Branch	Woodburn	Oct. 23, 1986	Nov. 3, 1986
Willamette Savings and Loan Association	Newport Branch	Newport	Oct. 29, 1985	May 5, 1986

DIRECTORY

of

Savings and Loan Associations in the State of Oregon

Under the Jurisdiction of the Financial Institutions Division,

Department of Commerce

Area Code for Oregon — (503)

FUTURE SAVINGS AND LOAN ASSOCIATION, ALBANY
Incorporated July 24, 1978
Main Branch,
228 West Fifth Street, P.O. Box 1600
Albany, Oregon 97321
Tel. 926-6212

James W. Sandquist	Chief Executive Officer
Don Schuerman	Controller

Brownsville Branch,
333 Main Street
Brownsville, Oregon 97327
Tel. 466-5155

Eugene Branch,
2021 River Road
Eugene, Oregon 97440
Tel. 689-2351

Lebanon Branch,
1020 Main Street
Lebanon, Oregon 97355
Tel. 259-1261

Springfield Branch,
1570 Mohawk Boulevard
Springfield, Oregon 97477
Tel. 726-1300

Directors

Dr. Francis Kaiser, Chairman	*Merle Manning*	*James W. Sandquist*
Donald W. Brudvig	*Sally Plumley*	*Larry Spires*
Isabel Covalt	*Robert Powell*	*Dr. Oscar Williams*
	Roger Russell	

PEOPLES SAVINGS AND LOAN ASSOCIATION, LA GRANDE
Incorporated March 20, 1978
Main Branch,
Three Depot Street, P.O. Box 1085
La Grande, Oregon 97850
Tel. 963-2200

Carlos E. Easley	Chief Executive Officer
Aaron K. Hixenbaugh	Vice President

La Grande Branch,
1601 Adams Avenue
La Grande, Oregon 97850
Tel. 963-3202

Oregon City Branch,
1689 Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-4167

Directors

Carlos E. Easley, Chairman	*Russell Elmer*	*Dorothy Peacock*
	Claude E. Hand	*Glenn Troyer*

LIBERTY SAVINGS AND LOAN ASSOCIATION, MEDFORD
(Name changed 8/31/85 from Central Oregon S&L)
Incorporated November 20, 1978
Main Branch,
1000 Biddle Road, P.O. Drawer A
Medford, Oregon 97504
Tel. 779-1150

Robert Fenstermacher	President
Jess Hart	Treasurer
Melissa Kusnerik	Vice President
Roy Adkins	Secretary

Bend Branch,
671 NE Greenwood
Bend, Oregon 97708
Tel. 389-9800

Grants Pass Branch,
660 SE 7th Street
Grants Pass, Oregon 97526
Tel. 479-8383

Medford Branch,
295 Barnett Road
Medford, Oregon 97051
Tel. 773-7331

Sunriver Branch,
Sunriver Valley Mall, Building 11, Suite 5
Sunriver, Oregon 97707
Tel. 593-1171

Directors

Robert Fenstermacher, Chairman	*Bruce Bates*	*Paul Reynolds*
Roy Adkins	*Gary Pape*	*Charles Shotts*
	Randy Pape	*Al Wright*

TREASURE-LAND SAVINGS AND LOAN ASSOCIATION, ONTARIO
Incorporated May 10, 1978
Main Branch,
728 SW Fourth Avenue
Ontario, Oregon 97914
Tel. 889-8606

Robert Bobosky	Acting President
Frank Lamberton	Executive Vice President
Cherie Skogerboe	Vice President/Secretary-Treasurer

Directors

Robert Bobosky, Chairman	*William E. Love*	*William Wyse*

OREGON PIONEER SAVINGS AND LOAN ASSOCIATION, PORTLAND
Incorporated August 8, 1958
Main Branch,
401 SW Fifth Avenue
Portland, Oregon 97204
Tel. 226-6666

Ward V. Cook	President
Charles Dibert	Executive Vice President/Secretary
Peter D. Herman	Vice President
Kirby L. Frymire	Vice President/Treasurer
James M. Brady	Vice President/Controller

Beaverton Branch,
3055 SW Cedar Hills Boulevard
Beaverton, Oregon 97005
Tel. 641-5721

Estacada Branch,
365 SW Broadway
Estacada, Oregon 97023
Tel. 630-6811

Gresham Branch,
1290 East Burnside
Gresham, Oregon 97030
Tel. 667-7900

Lake Oswego Branch,
54 "A" Avenue
Lake Oswego, Oregon 97034
Tel. 635-4321

Oregon City Branch,
1301 Molalla Avenue
Oregon City, Oregon 97045
Tel. 656-5238

Menlo Park Branch,
530 NE 122nd Avenue
Portland, Oregon 97230
Tel. 252-0216

39th & Powell Branch,
3937 SE Powell
Portland, Oregon 97202
Tel. 775-8613

Raleigh Hills Branch,
7260 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 292-0729

St. Johns Branch,
8221 North Lombard
Portland, Oregon 97203
Tel. 286-8381

St. Helens Branch,
McBride and Columbia River Highway
St. Helens, Oregon 97051
Tel. 397-3900

Scappoose Branch,
52313 Columbia River Highway
Scappoose, Oregon 97056
Tel. 543-6336

Tigard Branch,
12000 SW Main
Tigard, Oregon 97223
Tel. 620-9117

Directors

Ward V. Cook	*Worth W. Caldwell, Jr.*	*R. Stevens Gilley*
Chairman	*John A. Carson*	*Eugene R. Nudelman*
Kelly C. Bruun	*James J. Damis*	*Loren L. Wyss*

UMPQUA SAVINGS AND LOAN ASSOCIATION, ROSEBURG
Incorporated June 27, 1917
Main Branch,
445 SE Main Street, P.O. Box 1760
Roseburg, Oregon 97470
Tel. 440-3700

Milt Donelson	President
Sam Huff	Vice President/Treasurer

Florence Branch,
875 Highway 101
Florence, Oregon 97439
Tel. 997-7171

North Bend Branch,
1977 Newmark
North Bend, Oregon 97459
Tel. 756-2010

Reedsport Branch,
1950 Winchester Street
Reedsport, Oregon 97467
Tel. 271-3618

Winston Branch,
161 NE Main Street
Winston, Oregon 97496
Tel. 679-8792

Directors

Donald A. Dole	*G. E. Bruce*	*Harold Glover*
Chairman	*John A. Evans*	*J. E. Snodgrass*
Jack Breitigam	*Dave Geddes*	

FOREIGN ASSOCIATIONS
(Head Office located outside of Oregon)

WILLIAMSBURG SAVINGS BANK, NEWPORT
Incorporated August 15, 1974 (Utah)
Main Branch,
307 SW Coast Highway
Newport, Oregon 97365
Tel. 265-6644

D. Gary Alvey	President
Peter K. Ringger	Executive Vice President
William B. Martin	Senior Vice President
Brent P. Wallace	Vice President/Controller
Dan C. Milano	Vice President
Scott Richards	Vice President

Coos Bay Branch,
185 North 4th Street
Coos Bay, Oregon 97420
Tel. 269-9700

Lincoln City Branch,
4741 SW Highway 101
Lincoln City, Oregon 97367
Tel. 996-2143

McMinnville Branch,
1431 North Highway 99 West
McMinnville, Oregon 97128
Tel. 472-9505

Directors

John L. Notter	*D. Gary Alvey*	*Karl Meyer*
Chairman	*Dr. Skender Fani*	*William N. Shattuck*

WESTERN SAVINGS AND LOAN COMPANY, PORTLAND
Incorporated April 16, 1892 (Utah)
Main Branch,
4333 NE Sandy Boulevard
Portland, Oregon 97213
Tel. 249-2111

Christopher J. Sumner	President
Brian O. Casper	Senior Vice President
Jeffrey A. Evershed	Senior Vice President
Michael S. Marks	Senior Vice President
James M. Truax	Senior Vice President
Kenneth B. Sakshaug	Vice President/Oregon Division
Paul M. Westby	Vice President/Oregon Division

Beaverton Branch,
12520 SW Farmington Road
Beaverton, Oregon 97005
Tel. 646-0605

Burlingame Branch,
7737 SW Barbur Boulevard
Portland, Oregon 97219
Tel. 245-7812

Raleigh Hills Branch,
6725 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 297-1816

Uptown Branch,
2125 West Burnside
Portland, Oregon 97210
Tel. 227-6472

Woodstock Branch,
4501 SE Woodstock Boulevard
Portland, Oregon 97206
Tel. 774-9791

Directors

John R. Faust, Jr. Chairman	*W. Henry Rothwell*	*R. Anthony Sweet*
John M. Parrish	*Christopher J. Sumner*	*Norman C. Tanner*

AMERICAN SAVINGS AND LOAN ASSOCIATION dba WILLAMETTE SAVINGS AND LOAN ASSOCIATION, PORTLAND
Incorporated April 24, 1923 (Utah)
Main Branch,
100 SW Market Street, P.O. Box 5555 (97228)
Portland, Oregon 97201
Tel. 220-8300

J. Alan Blodgett	President/Chief Exec. Officer
John Anderson	Sen. Vice Pres./Chief Financial Off.
Robert B. Janes	Executive Vice Pres./Oregon Area

Albany Branch,
2500 SE Santiam Highway, Suite 1
Albany, Oregon 97321
Tel. 928-6496

Astoria Branch,
303 11th Street
Astoria, Oregon 97103
Tel. 325-1651

Beaverton Branch,
11425 SW Beaverton-Hillsdale Highway
Beaverton, Oregon 97075
Tel. 641-8473

Canby Branch,
435 North Holly Street
Canby, Oregon 97013
Tel. 266-4005

Clackamas Branch,
16117 SE 82nd Drive
Clackamas, Oregon 97015
Tel. 657-3120

Clatskanie Branch,
Evergreen Shopping Center
Clatskanie, Oregon 97016
Tel. 728-2176

Corvallis Branch,
777 NW King Boulevard
Corvallis, Oregon 97330
Tel. 754-7277

Cottage Grove Branch,
435 Main Street
Cottage Grove, Oregon 97424
Tel. 942-4445

Eugene Main Branch,
96 E Broadway
Eugene, Oregon 97401
Tel. 686-0132

Santa Clara Branch,
60 Division Avenue
Eugene, Oregon 97404
Tel. 688-7515

West Eugene Branch,
3333 West 11th Avenue
Eugene, Oregon 97401
Tel. 683-5680

Valley River Branch,
1111 Valley River Drive
Eugene, Oregon 97401
Tel. 485-3653

Grants Pass Branch,
1701 NE 6th
Grants Pass, Oregon 97526
Tel. 476-4461

Gresham Branch,
2497 East Burnside
Gresham, Oregon 97030
Tel. 231-4500

Klamath Falls Branch,
222 South Sixth Street
Klamath Falls, Oregon 97601
Tel. 882-7726

North Medford Branch,
2424 Crater Lake Highway
Medford, Oregon 97504
Tel. 776-1212

Milwaukie Branch,
10900 SE 21st
Milwaukie, Oregon 97222
Tel. 659-3880

Newport Branch,
150 N.E. 20th
Newport, Oregon 97365
Tel. 265-4571

Oregon City Branch,
1839 Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-5671

Burlingame Branch,
7555 SW Barbur
Portland, Oregon 97219
Tel. 231-4546

Division Branch,
14700 SE Division
Portland, Oregon 97236
Tel. 231-4521

Downtown Branch,
601 SW Alder
Portland, Oregon 97205
Tel. 231-3057

Gateway Branch,
10000 NE Halsey
Portland, Oregon 97220
Tel. 231-4528

Glisan Branch,
6615 NE Glisan
Portland, Oregon 97213
Tel. 231-4543

Hawthorne Branch,
3805 SE Hawthorne Boulevard
Portland, Oregon 97214
Tel. 231-4538

Hollywood Branch,
4161 NE Sandy Boulevard
Portland, Oregon 97212
Tel. 231-4518

Interstate Branch,
7404 North Interstate Avenue
Portland, Oregon 97217
Tel. 231-4535

King Road Branch,
10510 SE 82nd Avenue
Portland, Oregon 97266
Tel. 231-4505

Market Branch,
100 SW Market Street
Portland, Oregon 97201
Tel. 220-8805

Oak Grove Branch,
14700 SE McLoughlin Boulevard
Portland, Oregon 97222
Tel. 231-4530

Peninsula Branch,
6850 North Lombard Street
Portland, Oregon 97203
Tel. 231-4541

Raleigh Hills Branch,
7700 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 231-4526

Rockwood Branch,
18535 SE Stark
Portland, Oregon 97233
Tel. 666-9511

Rose City Branch,
6939 NE Sandy Boulevard
Portland, Oregon 97213
Tel. 231-4513

Southeast Branch,
5253 SE 82nd
Portland, Oregon 97266
Tel. 231-4522

Stadium Branch,
100 NW 20th
Portland, Oregon 97209
Tel. 231-4532

Salem Main Branch,
630 Center NE
Salem, Oregon 97301
Tel. 581-7283

East Salem Branch,
3740 Market NE
Salem, Oregon 97303
Tel. 588-0684

North Salem Branch,
2855 Broadway NE
Salem, Oregon 97303
Tel. 364-4276

South Salem Branch,
3450 Commercial SE
Salem, Oregon 97302
Tel. 364-2544

Seaside Branch,
761 Avenue "G" Street
Seaside, Oregon 97138
Tel. 738-8341

Springfield Branch,
650 "Q" Street
Springfield, Oregon 97477
Tel. 726-6357

Tigard Branch,
11565 SW Pacific Highway
Tigard, Oregon 97223
Tel. 620-4311

Tillamook Branch,
416 Pacific Avenue
Tillamook, Oregon 97141
Tel. 842-7576

Tualatin Branch,
19200 SW Martinazzi
Tualatin, Oregon 97062
Tel. 692-0880

Directors

Edward W. Clyde *Chairman*	*J. Alan Blodgett*	*James R. Kerr*
	Sam S. Hironaka	*Scott M. Matheson*

Credit Unions

CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Federal-Metals Credit Union, 645 Waverly Drive S.E. 97321	Nov. 15, 1955
Beaverton	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	Jul. 11, 1978
Clackamas	Portland Federal Employees Credit Union, 14935 S.E. 82nd Drive 97015	Oct. 19, 1936
Corvallis	Benton Credit Union, 1815 N.W. Circle Boulevard 97330	Mar. 19,1953
Eugene	Emerald Credit Union, 247 West 10th 97401	Jan. 20, 1961
	Service Employees of Lane County Credit Union, 299 East 11th Avenue 97401	Nov. 23, 1936
	U-Lane-O Credit Union, 488 E. Eleventh Avenue 97401	Sep. 1, 1981
Portland	Broadway Cab Credit Union, 1734 N.W. 15th Avenue 97209	Mar. 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison Street 97214	Mar. 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sep. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 4110 S.E. Hawthorne Boulevard 97214	Feb. 15, 1934
	NW Dairy Products Credit Union, 8106 N.E. Wasco 97213	Oct. 9, 1939
	Oregon Central Credit Union, 336 N.E. 20th Avenue 97232	Jun. 3, 1937
	Oregon Standby Credit Union, 11781 N.E. Glisan Street 97220	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Avenue 97201	Jul. 24, 1937
	ORSO Employees' Credit Union, 5531 N.W. Doane 97210	Mar. 23, 1936
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	Jun. 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th Street 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	Apr. 23, 1948
	Safeway Norwest Credit Union, 2537 S.E. Hawthorne Boulevard 97214	Jan. 1, 1981
	Shell Portland Credit Union, 5880 N.W. St. Helens Road 97210	Jun. 29, 1956
	Trans Western Credit Union, 11781 N.E. Glisan Street 97220	Mar. 25, 1960
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	Apr. 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	State Employees Credit Union, 1550 State Street 97301	Jun. 17, 1937
	Valley Health Credit Union, 2096 Mission Street 97301	Apr. 19, 1957
Springfield	Food Industries Credit Union, 3030 Gateway Loop 97477	Jun. 16, 1976
	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973

BRANCH OFFICES OF CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Albany Br., Wood Products Credit Union, 707 Waverly Drive S.E. 97321	Mar. 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Highway 97005	Oct. 1, 1971
	West Metro Br., Oregon Central Credit Union, 8625 S.W. Cascade Avenue, Suite 106 97005	Aug. 1, 1986
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Valley River Br., Service Employees of Lane County Credit Union, 752 Goodpasture Island Road 97401	Jan. 1, 1982
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
Gresham	Gresham Br., Portland Teachers Credit Union, 1220 E. Burnside Road 97030	Nov. 3, 1981
Lake Oswego	Mt. Park Br., Portland Teachers Credit Union, 11830 S.W. Kerr Parkway 97034	Jun. 3, 1981
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	Mar. 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Highway 101 and State Street 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Boulevard 97268	Dec. 1, 1975
Portland	Continental Br., Food Industries Credit Union, 10200 N. Lombard Street 97203	Oct. 1, 1986
	Federal Building Br., Portland Federal Employees Credit Union Federal Office Building, 1220 S.W. Third Avenue 97204	Jun. 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Air Base Br., Portland Postal Employees Credit Union, 6801 N.E. Cornfoot Road 97218	Feb. 1, 1985
	Portland Br., State Employees Credit Union, 1521 S.W. First 97201	Jul. 1, 1981
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Powell Boulevard Br., Portland Teachers Credit Union, 8507 S.E. Powell Boulevard 97266	Sep. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Salem	Salem Br., Food Industries Credit Union, 930 25th Street S.E. 97301	Oct. 21, 1982
Springfield	Springfield Br., Service Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978

Change in name or location:

From	*To*	*Effective Date*
Benton Credit Union 1715 N.W. Garfield Avenue Corvallis, Oregon 97330	Benton Credit Union 1815 N.W. Circle Boulevard Corvallis, Oregon 97330	Mar. 1, 1986
Emerald Credit Union 2149 Centennial Plaza Eugene, Oregon 97401	Emerald Credit Union 247 West 10th Eugene, Oregon 97401	Apr. 1, 1986
Food Industries Credit Union 1095 25th Street S.E. Salem, Oregon 97301	Food Industries Credit Union 930 25th Street S.E. Salem, Oregon 97301	

Mergers:

From	*To*	*Effective Date*
Continental Northwest Credit Union Portland	Merged with and into Food Industries Credit Union, and became its Continental Branch.	Oct. 1, 1986

Conversions:

From	*To*	*Effective Date*
Railways Clerks Credit Union Portland	Railways Clerks Federal Credit Union	Oct. 22, 1986

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1984	1985	1986	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1984	1985	1986
OPERATING INCOME:							
Interest on loans (gross)	57,943,264	65,678,720	68,378,992	4.11	66.12	68.64	66.44
Less: Interest refunded	160,523	213,906	0	−100.00	0.18	0.22	0.00
Income from investments	26,826,102	26,426,667	29,262,840	10.73	30.61	27.62	28.43
Other operating income	3,024,003	3,783,460	5,264,717	39.15	3.45	3.95	5.11
Total gross income	87,632,846	95,674,941	102,906,549	7.55	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	8,807,667	9,961,435	11,442,030	14.86	10.05	10.41	11.11
Employee benefits	2,209,658	2,537,080	2,988,235	17.78	2.52	2.65	2.90
Travel & conference expense	309,059	370,675	406,611	9.69	0.35	0.38	0.39
Association dues	212,022	193,931	191,070	−1.47	0.24	0.20	0.18
Office occupancy expense	1,585,004	1,761,053	1,926,163	9.37	1.80	1.84	1.87
Office operations expense	4,772,774	5,719,302	6,627,187	15.87	5.44	5.97	6.44
Educational & promotional expenses	655,909	814,486	975,914	19.81	0.74	0.85	0.94
Loans servicing expense	336,009	425,064	445,480	4.80	0.38	0.44	0.43
Professional & outside services	1,828,248	2,320,071	3,001,019	29.35	2.08	2.42	2.91
Provision for loan losses	1,262,568	2,117,591	2,454,984	15.93	1.44	2.21	2.38
Member insurance	1,212,179	758,521	766,889	1.10	1.38	0.79	0.74
Operating fees	247,450	244,882	94,281	−61.49	0.28	0.25	0.09
Cash over and short	0	53,258	39,013	−26.74	0.00	0.05	0.03
Interest on borrowed money	295,252	288,666	439,150	52.13	0.33	0.30	0.42
Annual meeting expense	58,993	65,329	68,133	4.29	0.06	0.06	0.06
Miscellaneous operating expenses	389,500	422,295	462,387	9.49	0.44	0.44	0.44
Total operating expenses	24,182,292	28,053,639	32,328,546	15.23	27.59	29.32	31.41
Income (Loss) from Oper. before Div.	63,450,554	67,621,302	70,578,003	4.37	72.40	70.67	68.58
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	39,603	335,384	867,304	158.60	0.04	0.35	0.84
Gain (Loss)—Disp. of fixed assets	106,475	185,713	4,698	−97.47	0.12	0.19	0.00
Other non-operating income (Exp.)	−126,810	−20,618	21,705	205.27	−.14	−.02	0.02
Total Net Income (Loss) before Div. & Int.	63,469,822	68,121,781	71,471,710	4.91	72.42	71.20	69.45
ALLOCATION OF NET INCOME (LOSS):							
Dividends on shares	26,103,878	29,556,481	34,373,596	16.29	29.78	30.89	33.40
Interest on Deposits	29,594,402	31,158,671	28,717,829	−7.83	33.77	32.56	27.90
Net Income (Loss) after Div. & Int.	7,771,542	7,406,629	8,380,285	13.14	8.86	7.74	8.14
Transfer to Statutory Reserves	1,959,431	3,882,557	3,376,653	−13.03	2.23	4.05	3.28
Net Income (Loss)	5,812,111	3,524,072	5,003,632	41.98	6.63	3.68	4.86

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal Metals Credit Union	22,169,839	469,447	8,737,149	1,355,911	307,580	33,039,926	6.69
Beaverton	Oregon Corporate Central Credit Union	10,327,923	4,888,312	131,756,252	87,868	418,080	147,478,635	−6.66
Clackamas	Portland Federal Employees Credit Union	14,499,859	255,616	3,887,845	5,882,280	186,110	24,711,710	−9.86
Corvallis	Benton Credit Union	2,721,949	4,647	2,905,110	50,083	24,997	5,706,786	7.15
Eugene	Emerald Credit Union	1,428,284	36,177	340,722	15,658	25,535	1,846,376	−1.62
Eugene	Service Employees of Lane County Credit Union	60,782,713	1,100,996	13,934,343	3,128,826	920,859	79,867,737	−14.99
Eugene	U-Lane-O Credit Union	40,155,846	741,101	16,100,418	1,675,020	1,518,920	60,191,305	6.50
Portland	Broadway Cab Credit Union	306,436	3,626	136,699	362	490	447,613	13.04
Portland	Carnation Employees Credit Union	793,258	5,650	513,574	5,307	675	1,318,464	7.69
Portland	City of Portland Employees Credit Union	22,423,336	1,631,517	10,594,543	547,279	266,631	35,463,306	7.80
Portland	Electra Credit Union	20,407,165	107,438	16,275,398	967,211	754,329	38,511,541	−4.41
Portland	Mail-Well Credit Union	525,412	157	137,638	362	1,934	665,503	14.22
Portland	Multco Employees Credit Union	11,065,109	141,401	3,344,240	474,108	66,685	15,091,543	15.42
Portland	NW Dairy Products Credit Union	1,549,857	15,107	474,359	161,346	12,584	2,213,253	−5.64
Portland	Oregon Central Credit Union	18,558,831	604,009	9,534,242	523,584	488,902	29,709,568	17.30
Portland	Oregon Standby Credit Union	328,557	7,732	405,453	5,129	2,445	749,316	−11.36
Portland	Oregon Telco Credit Union	87,949,543	232,845	48,390,024	2,951,458	2,134,847	141,658,717	−12.93
Portland	ORSO Employees Credit Union	1,085,942	150	615,772	135	0	1,701,999	−1.08
Portland	Portland Postal Employees Credit Union	19,912,334	210,492	18,703,809	593,631	111,009	39,531,275	14.74
Portland	Portland Teachers Credit Union	122,280,093	3,101,381	77,572,598	2,554,199	2,611,846	208,120,117	14.65
Portland	Radio Cab Credit Union	394,459	12,692	636,974	400	590	1,045,115	22.46
Portland	Safeway Norwest Credit Union	38,045,448	1,174,521	10,296,593	957,582	291,052	50,765,196	13.42
Portland	Shell Portland Credit Union	208,241	929	241,086	5	2,553	452,814	−2.35
Portland	Trans Western Credit Union	425,201	1,642	727,725	5,724	8,866	1,169,158	−11.40
Portland	Western Waxed Paper Employees Credit Union	1,560,084	49,420	865,045	35,850	35,810	2,546,209	100.00
Salem	Marion and Polk Schools Credit Union	21,886,923	452,601	15,861,323	2,054,865	266,808	40,522,520	1.19
Salem	Salem Postal Credit Union	1,648,979	65,546	559,717	11,824	0	2,286,066	21.87
Salem	State Employees Credit Union	20,152,257	1,149,775	10,284,440	929,013	288,150	32,803,635	−3.46
Salem	Valley Health Credit Union	2,935,763	173,684	825,196	286,526	34,858	4,256,027	−4.45
Springfield	Food Industries Credit Union	12,459,300	349,467	1,482,175	561,343	212,739	15,065,024	60.41
Springfield	Wood Products Credit Union	58,766,283	1,154,821	22,098,814	2,685,453	1,304,503	86,009,874	−.07
31	Total—State-Chartered Credit Unions	617,755,224	18,143,099	428,239,276	28,508,342	12,300,387	1,104,946,328	2.32

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change	Accounts Payable
31 Dec 1986	617,755,224	18,143,099	428,239,276	28,508,342	12,300,387	1,104,946,328	21.39	2,122,061
31 Dec 1985	522,667,825	17,721,632	332,936,735	27,675,935	9,235,923	910,238,050	20.11	1,752,729
31 Dec 1984	467,351,151	16,344,583	238,787,144	24,741,070	10,592,219	757,816,167	7.80	895,730
Increase between 31 Dec 1986 & 31 Dec 1985	95,087,399	421,467	95,302,541	832,407	3,064,464	194,708,278		369,332
Percent of Change	18.19	2.37	28.62	3	33.17	21.39		21.07

OF STATE CHARTERED CREDIT UNIONS

December 31, 1986

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
97,900	0	0	37,336	135,236	31,235,223	1,198,648	86,754	384,065	0.00
33,360	10,815,306	833,961	8,000	11,690,627	131,721,822	1,910,329	0	2,155,857	0.00
120,972	0	157,144	134,992	413,108	23,445,96.	622,050	0	230,585	0.00
1,359	0	0	4,167	5,526	4,900,849	207,295	178,793	414,323	15.06
6,845	0	0	1,191	8,036	1,770,176	62,298	0	5,866	39.01
14,441	0	22,248	1,542,574	1,579,263	73,865,056	2,643,892	31,975	1,747,751	100.00
47,950	2,889	38,355	313,283	402,477	56,681,234	1,523,340	0	1,584,254	0.00
853	0	247	425	1,525	388,266	23,834	0	73,988	0.00
2,764	0	0	1,800	4,564	1,211,925	51,180	10,000	40,795	0.00
15,081	0	0	200,093	215,174	32,097,740	1,306,023	0	1,844,369	0.00
31,360	0	0	90,931	122,291	35,360,754	1,357,060	0	1,671,427	28.57
303	0	0	490	793	594,574	33,874	0	36,262	0.00
2,588	0	0	2,307	4,895	14,031,919	529,627	0	525,102	0.00
1,230	0	0	2,878	4,108	1,878,200	119,387	0	211,558	0.00
−26,638	0	4,913	50,919	29,194	27,692,677	919,886	17,558	1,050,253	50.25
40	0	10,066	360	10,466	641,947	61,583	0	35,320	0.00
38,841	0	0	54,773	93,614	152,357,893	5,134,763	0	4,072,447	9.09
50	0	0	17,322	17,372	1,582,360	64,500	0	37,767	0.00
11,460	0	0	19,243	30,703	34,825,293	1,406,128	410,000	2,859,151	134.14
367,976	0	0	339,719	707,695	194,731,492	6,209,249	0	6,471,681	9.15
0	0	0	1,608	1,608	896,235	58,194	0	89,078	0.00
513,456	0	0	54,550	568,006	47,136,653	1,436,507	0	1,624,030	0.00
304	0	25,491	0	25,795	3o4,929	38,220	0	33,870	0.00
3,167	0	16,490	896	20,553	1,070,089	60,055	0	18,461	0.00
3,095	0	0	2,328	5,423	2,339,589	70,202	0	130,995	0.00
118,487	996,096	919	43,167	1,158,669	37,938,494	1,010,934	0	414,423	−45.56
0	0	0	1,316	1,316	2,050,952	71,962	0	161,836	0.00
4,496	0	0	63,266	67,762	31,518,567	874,161	0	343,145	−37.52
3,346	0	45,001	11,052	59,399	4,032,362	122,908	0	41,358	−32.55
2,974	0	0	1,736	4,710	14,453,737	509,067	0	97,510	100.00
704,001	57,644	57,145	15,413	834,203	78,102,610	5,824,060	0	1,250,001	48.36
2,122,061	11,871,935	1,211,980	3,018,135	18,224,111	1,020,909,584	35,460,225	735,080	29,617,328	33.11

GROWTH ANALYSIS

Credit Unions

31, 1986

Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
11,871,935	1,211,980	3,018,135	18,224,111	1,020,909,584	35,460,225	735,080	29,617,328	14.47
3,759,707	1,974,368	1,482,041	8,968,845	842,832,073	31,658,633	905,984	25,872,515	21.85
4,820,234	1,858,575	1,289,257	8,863,796	698,399,837	27,937,680	1,383,169	21,231,685	26.39
8,112,228	−762,388	1,536,094	9,255,266	178,077,511	3,801,592	−170,904	3,744,813	
215.76	−38.61	103.64	103.19	21.12	12	−18.86	14.47	

Consumer Finance Companies

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 154
Current as of December 31, 1986

ALBANY
BarclaysAmerican/Financial Inc., 208 West Second Avenue, PO Box 846 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Norwest Financial System Oregon, Inc., 1958 E. Pacific Blvd. 97321

BAKER
Baker County Finance Company, 1920 Washington Street, PO Box 587 97814
BarclaysAmerican/Financial, Inc., 1834 Main Street, PO Box 994 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd., PO Box 592 97005
BarclaysAmerican/Financial, Inc., 4800 S.W. Griffith Drive, PO Box 25716 97225
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2645 S.W. Cedar Hills Blvd, 97005
CIT Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., #125, 97005
Custom Credit Co., Inc., 11355 S.W. Canyon Road, PO Box 2104 97075
Household Finance Corporation II, 2865 S.W. Cedar Hills Blvd., Suite 1203, PO Box 674, 97075
Mellon Financial Services Corporation, 12570 S.W. First Street, PO Box 278 97075
Norwest Financial System Oregon, Inc., 12801-E S.W. Jenkins Road 97005
United Finance Co.(Beaverton Branch), 10095 S.W. Beaverton-Hillsdale Hwy., PO Box 305 97005

BEND
BarclaysAmerican/Financial, Inc., 20370 Anderson Road, PO Box 7318 97708
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 818 N.W. Wall Street, PO Box 542 97701
Credithrift of America, Inc., 1814 N.E. First Street 97701

CLACKAMAS
Household Finance Corporation II, PO Box 487, 16246 S.E. 82nd Drive 97015
Norwest Financial System Oregon, Inc., 8800 S.E. Sunnyside Road 97015
Transamerica Financial Services, 8800 S.E. Sunnyside Road, Suite 215 97015

COOS BAY
Credithrift of America, Inc., 814 Newmark Avenue 97420
Mellon Financial Services Corporation, 1165 Newmark Street 97420
Transamerica Financial Services, 242 S. Broadway, PO Box 1097 97420

CORVALLIS
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 919 C N.W. Circle Blvd. 97330
Credithrift of America, Inc., 563 N.W. Monroe, PO Box 1350 97330
Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE
Aetna Finance Company dba ITT Financial Services, 1011 Valley River Way #105 97401
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 45-F Division Avenue 97404
BarclaysAmerican/Financial, Inc., 804 Olive Street 97401
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 814 Charnelton Street, PO Box 446 97401
C.I.T. Financial Services, Inc., 1546 Coburg Road 97401
Credithrift of America, Inc., 2848 Willamette Street 97405
Household Finance Corporation II, 1011 Valley River Way, #116-C 97440
Mellon Financial Services Corporation
141 E. 11th Avenue, PO Box 284 97401
1416 Orchard Street 97403
Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
Reliable Credit Association, Inc., 365 Coburg Road, PO Box 43 97440
The CIT Group/Equipment, 975 Oak Street, Suite 330 97440
Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97401
United Finance Co. (Eugene Branch), 313 Goodpasture Is. Rd. 97401

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116

FORT LAUDERDALE, FLORIDA
American Express TRS Company, Inc., 777 American Expressway 33337

GLADSTONE
United Finance Co. (Gladstone Branch), 18431 S.E. McLoughlin Blvd., PO Box 218 97027

GRANTS PASS
United Finance Co. (Grants Pass Branch), 1455 N.E. Sixth Street, PO Box 470 97526

GRESHAM
Associates Financial Services Company of Oregon, Inc., 1155 N.E. Division St., PO Box 190 97030
BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road, PO Box 491 97030
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1665 N.E. Division St. 97030
Credithrift of America, Inc., 505 N.E. Second Avenue 97030
Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030
Security Pacific Finance Corp., 1625 N.E. Kelly 97030

HERMISTON
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 333 Main Street 97838
Transamerica Financial Services, 1050 North First Street, PO Box 125 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 343 S.E. Third Street, PO Box 147 97123
Mellon Financial Services Corporation, 862 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

HOOD RIVER
Community Financial Services, 111 Oak Street, #5 97031

KLAMATH FALLS
Mellon Financial Services Corporation, 2603 Crosby Avenue, PO Box 86 97601
Motor Investment Company, 531 South Sixth Street, PO Box 309 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 707 Main Street, PO Box 1269 97601

LA GRANDE
Community Financial Services, 111 Elm Street 97850

LAKE OSWEGO
Chase Manhattan Financial Services, Inc. dba Chase Manhattan of Oregon, 5285 South West Meadows Road 97034

LEBANON
Norwest Financial System Oregon, Inc., 745 Main Street 97355

McMINNVILLE
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1641 Highway 99W, Suite B-10, 97128
Credithrift of America, Inc., 2420 McDonald Lane 97128
United Finance Co. (McMinnville Branch), 135 N. Baker Street, PO Box 565 97128

MEDFORD
Aetna Finance Company dba ITT Financial Services, 2640 B Barnett Road 97501
Associates Financial Services Company of Oregon, Inc., 259 Barnett Rd., Suite J, PO Box 1743 97501
C.I.T. Financial Services, Inc., 1060 Biddle Road 97501
Credithrift of America, Inc., 206 S. Central Avenue 97501
Household Finance Corporation II, 111 East Main Street, PO Box 908 97501
Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
Norwest Financial System Oregon, Inc. 2328 Poplar Drive 97501
Transamerica Financial Services, 1430 E. McAndrews Road 97501
United Finance Co. (Medford Branch), 2743 North Pacific Highway, PO Box 4627 97501

MILWAUKIE
BarclaysAmerican/Financial, Inc., 18821 S.E. McLoughlin Blvd. 97222
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 17060 S.E. McLoughlin Blvd. 97222
Central Finance Co., 16703 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., 10655 S.E. 42nd Avenue 97222
Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd., PO Box 22347 97222

NEWPORT
Community Financial Services, 344 S.W. Seventh, Suite C 97365

ONTARIO
BarclaysAmerican/Financial Inc., 1457 S.W. 4th Avenue, PO Box 128 97914
Community Financial Services, 2880 4th Avenue 97914

OREGON CITY
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company dba ITT Financial Services, Melanie Square, 1730 S.W. Court 97801

PORTLAND
Aetna Finance Company dba ITT Financial Services
8201 S.E. Powell, Suite D, PO Box 66056 97266
10412 S.E. 82nd Ave., PO Box 66484 97266
American Credit Corporation, 6643 N.E. Glisan Street 97213
American Express TRS Company, Inc., 1100 S.W. 6th Street 97204
American Savings Mortgage Services, Inc. dba American Savers Mortgage Corporation, 9320 S.W. Barbur Boulevard, Suite 255 97219
Associates Financial Services Company of Oregon, Inc.
5110 N.E. Sandy Blvd. 97213
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
3010 N.E. Broadway, PO Box 13759 97213
10591 S.E. Stark Street 97216
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2150 N.E. 82nd Avenue 97204
Caldwell Acceptance Corporation, PO Box 15158 97215
Chrysler First Financial Services Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Citicorp Person-To-Person Financial Center Inc.
10725 S.W. Barbur Blvd., Suite 100, 97219

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

Credithrift of America, Inc.,
1503 N.E. 122nd Blvd. 97230
5334 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Custom Credit Co., Inc.
115 N.E. 122nd Avenue, PO Box 16581 97230
2000 N.E. Sandy Boulevard 97232
Finance One of Oregon, Inc., 4340 N.E. Sandy Blvd., PO Box 13277 97213
Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
Great American Financial Services, Inc., 716 S.E. 11th 97214
Household Finance Corporation II
10116 S.E. Washington, P.O. Box 16336 97216
832 N.E. Broadway, PO Box 12022 97212
Mellon Financial Services Corporation
3815 N.E. Tillamook Street 97212
9955 S.E. Washington 97216
Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd., PO Box 42205 97242
Sears Consumer Financial Corporation of Delaware, 9320 S.W. Barbur Boulevard, Suite 142 97219
Security Pacific Finance Corp., 8305 S.E. Monterey Avenue 97266
The CIT Group/Equipment, 1600 S.W. Fourth Avenue, Suite 655 97201
The Mortgage Exchange, Inc., 5200 S.W. Macadam Avenue 97201
Transamerica Financial Services
825 N.E. Multnomah Street, Suite 1055, 97232
6443 S.W. Beaverton-Hillsdale Hwy., Suite 101 97221
7931 N.E. Halsey, Suite 211, 97213
United Finance Co., 515 E. Burnside Street 97214
United Finance Co. (Gateway Branch), 1424 N.E. 102nd Avenue 97220
U.S. Bancorp Consumer Services, Inc., abn U.S. Creditcorp, 111 S.W. Fifth Avenue 97204

REDMOND

Community Financial Services, 735 S. 6th Street 97756

ROSEBURG

Household Finance Corporation II, 1350-62 North Stephens Street 97470
Mellon Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co. (Roseburg Branch), 729 S.E. Washington Street, PO Box 1285 97470

SALEM

Aetna Finance Company dba ITT Financial Services, 982 Lancaster Drive N.E. 97301
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E. #150
PO Box 7497 97303
BarclaysAmerican/Financial, Inc.
Market Square, 3348 Market Street N.E. 97301
2655 Commercial Street S.E., PO Box 3035 97302
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1993 Lancaster Drive N.E. 97305
Credithrift of America, Inc., 588 Chemeketa Street N.E. 97301
Finance One of Oregon, Inc., 395 State Street 97301
Household Finance Corporation II, 3000 Market Street N.E., Suite 110, 97303
Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
Norwest Financial System Oregon, Inc., 3708 Center Street N.E. 97301
Reliable Credit Association, Inc., 3000 Market Street Plaza, P.O. Box 17067 97305
Transamerica Financial Services, 530 Center Street N.E., PO Box 2111 97308
United Finance Co. (Salem Branch), 654 Lancaster Drive N.E., PO Box 12305 97309

SALT LAKE CITY, UTAH

American Express TRS Company Inc., 4315 South 2700 West 84184

SEASIDE

United Finance Co. (Seaside Branch), 314 Avenue "A", PO Box 87 97138

SPRINGFIELD

Beneficial Oregon Inc. dba Beneficial Mortgage Co., 444 Main Street 97477
Brandt Financial Services, Inc., 806-A North "A" Street, PO Box 1352 97477
Credithrift of America, Inc., 1920 Olympic Street 97477

THE DALLES

Credithrift of America, Inc., 1254 West Sixth 97058
Transamerica Financial Services, 700 Union Street 97058

TIGARD

Aetna Finance Company d\ a ITT Financial Services, 11945 S.W. Pacific Highway #245 97219
United Finance Co. (Tigard Branch), 12900 S.W. Pacific Hwy., Suite D 97223
Realty Financial Services Co. dba Willamette Savings Financial Services,
10765 S.W. Greenburg Road 97223

WOODBURN

Community Financial Services, 1533 N. Pacific Hwy. 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1986:

Great American Financial Services, Inc. ..... Mar. 17, 1986
1110 SE Alder, Portland

Custom Credit Company, Inc. ..... Apr. 1, 1986
2000 NE Sandy Blvd., Portland

Realty Financial Services Company, dba Willamette Financial Services ..... Apr. 17, 1986
10765 SW Greenburg Road, Tigard

Triangle Financial Service Corporation dba Community Financial Services ..... Apr. 24, 1986
1533 N Pacific Highway, Woodburn

Credithrift of America, Inc. ..... Jun. 24, 1986
Springfield Mall, 1920 Olympia Street, Springfield

Triangle Financial Service Corp. abn Community Financial Services ..... Jul. 7, 1986
344 SW Seventh, Suite C, Newport

American Savings Mortgage Corporation
dba American Savers Mortgage Corporation ..... Aug. 25, 1986
9320 SW Barbur Blvd., Suite 255, Portland

Chase Manhattan Financial Services, Inc. dba Chase Manhattan of Oregon ..... Dec. 16, 1986
5285 South West Meadows Road, Lake Oswego

The following licenses were surrendered during 1986:

Express Creditcorp ..... Jan. 2, 1986
1679 Willamette Street, Eugene

City Consumer Services ..... Jan. 30, 1986
3927 SW Hall Blvd., Beaverton
16325 SW Boones Ferry Road, Lake Oswego
17032 SE McLoughlin Blvd., Milwaukie

US Creditcorp ..... Feb. 12, 1986
4510 SW Hall Blvd., Beaverton
32 Oakway Mall, Eugene
1655 Odom Medo Way, Redmond
856 Lancaster Dr. SE, Salem

Mellon Financial Services Corporation ..... Apr. 15, 1986
4229 SE 82nd Avenue, Portland

Lockhart Finance Company ..... Oct. 7, 1986
1926 NE Sandy Blvd., Portland

Citicorp Person-To-Person Financial Center, Inc. ..... Oct. 27, 1986
1521 NE 122nd Street, Portland

Household Finance Corporation II ..... Dec. 2, 1986
1904 Southwest Court
Melanie Square Shopping Center, Pendleton

CIT Financial Services, Inc. ..... Dec. 10, 1986
6749 NE Sandy Boulevard, Portland

Universal Financial Services, Inc. ..... Dec. 15, 1986
5600 NE Glisan Street, Portland

Changes in name or location by licensees during 1986:

From	*To*	*Date*
Transamerica Financial Services 15431 S.E. 82nd Drive, Suite E Clackamas, Oregon 97015	Transamerica Financial Services 8800 S.E. Sunnyside Road, Suite 215 Clackamas, Oregon 97015	Jan. 28, 1986
U.S. Creditcorp 235 N.E. 122nd Avenue Portland, Oregon 97230	U.S. Bancorp Consumer Service, Inc., abn U.S. Creditcorp 111 S.W. Fifth Avenue Portland, Oregon 97204	Feb. 12, 1986
Norwest Financial System Oregon 3001 S.W. Cedar Hill Boulevard Beaverton, Oregon 97005	Norwest Financial System Oregon 12801-E S.W. Jenkins Road Beaverton, Oregon 97005	Feb. 19, 1986
Household Finance Corporation II 290 Valley River Shopping Center Eugene, Oregon 97440	Household Finance Corporation II 1011 Valley River Way, Rm. 109A Eugene, Oregon 97440	Mar. 4, 1986
United Finance Co. 12202 S.W. Main Street Tigard, Oregon 97223	United Finance Co. 12900 S.W. Pacific Hwy. Tigard, Oregon 97223	Apr. 17, 1986
Household Finance Corporation II 1011 Valley River Way #109A Eugene, Oregon 97440	Household Finance Corporation II 1011 Valley River Way #116-C Eugene, Oregon 97440	Apr. 29, 1986
FinanceAmerica 9011 S.W. Beaverton-Hillsdale Hwy. Portland, Oregon 97225	Chrysler First Financial Services Corporation 9011 S.W. Beaverton-Hillsdale Hwy. Portland, Oregon 97225	Apr. 29, 1986
Allstate Enterprises Financial Corp. 12323 S.W. 66th Avenue Portland, Oregon 97223	Sears Consumer Financial Corporation of Delaware 12323 S.W. 66th Avenue Portland, Oregon 97223	May 7, 1986
Credithrift of America, Inc. No's. 2, 3, 4, & 5 (11 offices) Bend, Corvallis, Eugene, Gresham, McMinnville, Medford, Milwaukie, 2 in Portland (Beaverton-Hillsdale Hwy. and Woodstock Boulevard), Salem, and The Dalles	Credithrift of America, Inc.	Oct. 1, 1986
BarclaysAmerican/Financial, Inc. 455 High St. N.E. Salem, Oregon 97301	BarclaysAmerican/Financial, Inc. Market Square 3348 Market Street N.E. Salem, Oregon 97301	Oct. 6, 1986
C.I.T. Corporation (2 offices) Eugene and Portland	The CIT Group/Equipment	Oct. 10, 1986
Realty Financial Services Company dba Willamette Financial Services 10765 S.W. Greenburg Road Tigard, Oregon 97223	Realty Financial Services Co. dba Willamette Savings Financial Services 10765 S.W. Greenburg Road Tigard, Oregon 97223	Nov. 12, 1986
Sears Consumer Financial Corporation of Delaware 12323 S.W. 66th Avenue Tigard, Oregon 97223	Sears Consumer Financial Corporation of Delaware 9320 S.W. Barbur Boulevard, Suite 142 Portland, Oregon 97219	Nov. 18, 1986
Community Financial Services 357 S. 6th Street Redmond, Oregon 97756	Community Financial Services 735 S. 6th Street Redmond, Oregon 97756	Dec. 15, 1986
Great American Financial Services 1110 S.E. Alder Portland, Oregon 97214	Great American Financial Services 716 S.E. 11th Portland, Oregon 97214	Dec. 16, 1986

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1986
Number of Licensees—154

ASSETS		
Loans—Consumer Finance Act		$421,125,097
Other receivables		299,532,207
Cash on hand and in banks		5,714,406
Real estate less depreciation		8,038,207
Office equipment and automobiles		3,909,593
Deferred charges		30,034,762
Other consumer finance assets		7,127,732
All other assets (combined)		24,803,927
Total assets		$800,285,931
LIABILITIES AND CAPITAL		
Bank Debt		$139,040,705
Debentures or Public Debt		73,055,588
Other Liabilities		426,733,395
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$18,080,934	
Additions from Undivided Profits	14,967,122	
Recoveries	1,532,753	
Less Losses	17,329,629	
Balance—Reserve for Bad Debts		17,251,180
Capital (if corporation)	46,639,753	
Surplus and Undivided Profits	91,749,062	
Capital Reserves	5,816,248	
Total Capital		144,205,063
Total Liabilities and Capital		$800,285,931

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1986 to December 31, 1986

Number of Licensees—154

Income:	
Interest on consumer finance loans	$ 85,923,038
Interest on other receivables	40,130,307
Collections on loans	1,250,776
Collections on other receivables	12,607,002
Other income	29,739,787
Total Income	$169,650,910
Expenses:	
Advertising	$ 3,854,625
Auditing	203,967
Bad Debts:	
Bad debts charged off to expense	8,099,959
Addition to reserve for bad debts	10,514,656
Depreciation	941,952
Insurance and fidelity bonds	941,771
Legal fees	829,224
Postage and express	749,309
Printing, stationery and supplies	1,491,419
Rent, light, heat and janitor	4,440,289
Salaries	20,964,184
Supervision and administration	6,502,434
Income taxes	8,791,122
All other taxes and license fees	1,382,594
Telephone and telegraph	2,741,940
Travel and automobile expense	755,144
Other expenses	14,931,804
Total expenses—excluding interest	$ 88,136,423
Net earnings before interest paid	81,514,487
Less: Interest paid on borrowed money	70,028,923
Net earnings after interest paid	$ 11,485,564

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1986 to December 31, 1986

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Total loans outstanding on December 31, 1985	90,613		$426,422,496	
Loans made during the period:				
(a) Loans of $500 or less	8,790	12.88	$ 4,350,939	2.03
(b) Loans of $500.01 to $2,000	32,086	47.02	38,082,368	17.72
(c) Loans of $2,000.01 to $5,000	20,505	30.05	59,868,373	27.86
(d) Loans of $5,000.01 to $10,000	3,027	4.44	21,153,100	9.85
(e) Loans of $10,000.01 to $50,000	3,587	5.25	71,970,596	33.50
(f) Loans over $50,000	244	0.36	19,423,297	9.04
Total of loans made	68,239	100.00	$214,848,673	100.00
Loan balances purchased	15,002		$ 81,906,162	
Loan balances sold during year	15,911		$ 82,360,870	
Loan balances charged off	5,308		$ 12,543,813	
Collections of principal	56,264		$207,147,551	
Total loans outstanding on December 31, 1986	96,371		$421,125,097	

ANALYSIS BY TYPE OF SECURITY

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	12,572	18.42	$ 31,709,913	14.76
(b) Personal Property	9,920	14.53	17,688,692	8.23
(c) Autos and personal property	6,235	9.14	16,373,279	7.62
(d) Mobile homes	184	0.27	1,032,080	0.48
(e) Other chattels	3,436	5.04	12,095,278	5.63
(f) Real estate	4,526	6.63	85,415,847	39.76
(g) Unsecured notes	28,415	41.64	40,183,466	18.70
(h) Comakers, endorsers or guarantors	333	0.49	388,188	0.18
(i) Other	2,618	3.84	9,961,930	4.64
Total of loans made	68,239	100.00	$214,848,673	100.00

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